STIC Search Report
EIC 3600

Scientific and Technical Information Center

To: Examiner Marissa Liu Location: KNX 5A40 Art Unit: 3694 Date: Saturday, September 12, 2009 Case Serial Number: 10/087385	**From: Ginger R. DeMille** Location: EIC3600 KNX 4B68 Phone: (571) 272-3522 Ginger.demille@uspto.gov

Search Notes

Dear Examiner Liu:

Please find attached the results of your search for the above-referenced case. The search was conducted using the Business Methods Template Databases on Dialog, EBSCOHost and ProQuest.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Note: EIC-Searcher identified "potential references of interest" are selected based upon their apparent relevance to the terms/concepts provided in the examiner's search request.

sira
Search and Information
Resources Administration

I. Potential References of Interest

A. Dialog

Your Applicant
19/3,K/6   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0013172344 - Drawing available
WPI ACC NO: 2003-255457/200325
XRPX Acc No: N2003-202616
Pooling financial accounts benefit determination method
involves determining difference representing pooling benefit,
between aggregated and pooled minimum cash balances
Patent Assignee: BEARD M L (BEAR-I); JPMORGAN CHASE BANK (JPMO-N); MORGAN
  CHASE BANK JP (MORG-N)
Inventor: BEARD M L
Patent Family (3 patents, 96 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20020178098	A1	20021128	US 2001272546	P	20010301	200325	B
			US 200287385	A	20020301		
WO 2003075201	A1	20030912	WO 2002US12361	A	20020419	200360	E
AU 2002256285	A1	20030916	AU 2002256285	A	20020419	200430	E

Priority Applications (no., kind, date): US 2001272546 P 20010301; US
  200287385 A 20020301

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020178098	A1	EN	10	4	Related to Provisional US 2001272546
WO 2003075201	A1	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
  IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
  NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU
  ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
  GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
AU 2002256285   A1 EN   Based on OPI patent   WO 2003075201

Pooling financial accounts benefit determination method
involves determining difference representing pooling benefit,
between aggregated and pooled minimum cash balances

Original Titles:
System and method for measuring and utilizing pooling analytics...

...SYSTEM AND METHOD FOR MEASURING AND UTILIZING POOLING ANALYTICS...

  Alerting Abstract ...NOVELTY - The separate minimum cash balances are
aggregated into an aggregated minimum cash balance. A pooled minimum

cash balance required in the single pooled account, is
determined. The difference representing benefit of pooling, is
calculated between the aggregated and pooled minimum cash balances.
DESCRIPTION - An INDEPENDENT CLAIM is included for financial accounts
pooling benefit determining system...

...USE - For determining benefit of pooling financial
accounts.
  ...

...ADVANTAGE - Enables to demonstrate and quantify that pooling has a
double multiplier effect on the key profitability ratio and accurately
calculates benefits of pooling.

Original Publication Data by Authority

Argentina
Assignee name & address:
Original Abstracts:
 A system and method for quantifying the working capital
benefit of pooling a number of separate cash
accounts. The average (mean) cash balance of the pooled
account is determined to be the sum of the means of each of the
individual accounts. Similarly, the standard deviation of the
pooled account is determined to be the square root
of the sum of the squares of the standard
deviations of the individual accounts. Accordingly, the
minimum cash level of the pooled account is 2.3 times the square
root of the sum of the squares of the
standard deviations of the individual accounts. In order
to determine the benefit of pooling, the present invention determines the
difference between the minimum aggregate cash required by the
separate companies and the minimum cash
required in the pooled account. If pooling is
to be beneficial, from a working capital perspective, the
minimum cash required in the pooled
account will be significantly less than the aggregate cash required
by the separate companies.
 ...

...A system (400) and method for quantifying the working
capital benefit of pooling a number of separate cash accounts.
The average (mean) cash balance of the pooled account is the sum of the
means of each of the individual accounts. The standard deviation of the
pooled account is the square root of the sum of the squares of
the standard deviations of the individual accounts. The minimum cash
level of the pooled account is 2.3 times the square root
of the sum of the squares of the standard deviations of the
individual accounts. To determine the benefit of pooling, the
present invention determines the difference between the minimum
aggregate cash required by the separate companies and the
minimum cash required in the pooled account.
If pooling is to be beneficial, the minimum
cash required in the pooled account will be
significantly less than the aggregate cash required by

the separate companies.

Claims:
 What is claimed is: 1. A method for determining a benefit
of pooling separate cash accounts into a single pooled account, the method
comprising: determining separate minimum cash balances required in the
separate cash accounts; aggregating the separate minimum cash balances into
an aggregated minimum cash balance; determining a pooled minimum cash
balance required in the single pooled account; and determining a
difference between the aggregated minimum cash
balance and the pooled minimum cash balance, wherein the
difference is a benefit of pooling.

B. Additional Resources Searched

EBSCOHost, ProQuest, JSTOR

1. Pooling Theory and Practice in Business Combinations by Samuel Sapienza, 1962.

C:\Documents and
Settings\gdemille\Des

2. The LIFE/FIFO Choice: An Assymetric Information Approach, by Hughes and Schwartz, 1989.

C:\Documents and
Settings\gdemille\Des

II. Inventor Search Results from Dialog

```
? show files;ds
File  13:BAMP 2009/Sep 10
        (c) 2009 Gale/Cengage
File  16:Gale Group PROMT(R) 1990-2009/Aug 19
        (c) 2009 Gale/Cengage
File 340:CLAIMS(R)/US Patent 1950-09/Sep 10
        (c) 2009 IFI/CLAIMS(R)
File 342:Patents Citation Index 1960-200946
        (c) 2009 Thomson Reuters
File 345:Inpadoc/Fam.& Legal Stat 1968-2009/UD=200935
        (c) 2009 EPO
File 349:PCT FULLTEXT 1979-2009/UB=20090903|UT=20090827
        (c) 2009 WIPO/Thomson
File 351:Derwent WPI 1963-2009/UD=200957
        (c) 2009 Thomson Reuters
File 654:US PAT.FULL. 1976-2009/SEP 08
        (c) Format only 2009 Dialog


Set    Items   Description
S1         8   AU=(BEARD, M? OR BEARD M?) AND (WORKING()CAPITAL OR NET()C-
               URRENT()ASSET? ? OR POOL?(6N)ACCOUNTS)
? t1/3,k/all

 1/3,K/1     (Item 1 from file: 13)
DIALOG(R)File  13:BAMP
(c) 2009 Gale/Cengage. All rts. reserv.

00611944     Supplier Number: 24563357 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Gain Without Pain
(Rapid sales growth in the graphic arts industry is a wonderful ride, if
   properly managed)
Article Author(s):  Beard, Mark
Printing Impressions, v 41, n 10, p 36-37
March 1999
DOCUMENT TYPE: Journal  ISSN: 0032-860x  (United States)
LANGUAGE: English  RECORD TYPE: Fulltext; Abstract
WORD COUNT:  1124

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Article Author(s):  Beard, Mark

ABSTRACT:
...they are making big decisions that could affect their financial health.
Two, allot at least 15% of an equipment's purchase price to  satisfy
additional working capital requirements. Three, grow sales
incrementally and allow workers to get used to working with the new
equipment. Four, ensure that the facilities needed to house...

TEXT:
...000 here, $5,000 there and $10,000 somewhere else. The aggregate of
these small expenses, combined with more obvious large equipment
investments and increased working capital demands, all add up
```

to strained cash flow.

Cash flow is the lifeblood of any company and is even more important in a rapidly growing...

...all practical purposes, are also accrued immediately.

When purchasing machinery, determine your labor cost as a percentage of your total revenue and appropriately increase your working capital. A rule of thumb: Set aside at least 15 percent of a machine's purchase price to satisfy additional working capital requirements.

Suppose you purchase a $500,000 machine and it generates $500,000 in annual sales. If your terms are net 30 days and your...

...machine's price.
If your average accounts receivable (A/R) days outstanding slips past 30, or if anything else goes wrong, you will experience a working capital shortage. Thus, at least a 15 percent working capital allocation is prudent.

Sometimes bindery expansion decisions unexpectedly strain cash flow. If a printer's typical labor cost requirement is 20 percent and a proposed...

...cash flow drain. Printers who have been down the bindery path realize that some "no-brainer" bindery equipment purchases really are marginal after factoring in working capital considerations.

So you've bought a new machine and sales are taking off. This is just what you were hoping for, right?

Yes, as long...

...your cash flow. Whenever my company installs major equipment, we try to grow sales slowly rather than explode on the market. This reduces our immediate working capital needs (excluding debt service) and allows our employees to get used to the new machine, as well as the accompanying terminology. When we entered the...

 1/3,K/2   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rts. reserv.

06237670   Supplier Number: 54309038 (USE FORMAT 7 FOR FULLTEXT)
Gain Without Pain.
BEARD, MARK
Printing Impressions, v41, n10, p38(1)
March, 1999
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1154

BEARD, MARK
...   000 here, $5,000 there and $10,000 somewhere else. The aggregate of

these small expenses, combined with more obvious large equipment
investments and increased working capital demands, all add up
to strained cash flow.
    Cash flow is the lifeblood of any company and is even more important
in a rapidly growing...

...all practical purposes, are also accrued immediately.
    When purchasing machinery, determine your labor cost as a percentage
of your total revenue and appropriately increase your working
capital. A rule of thumb: Set aside at least 15 percent of a
machine's purchase price to satisfy additional working capital
requirements.
    Suppose you purchase a $500,000 machine and it generates $500,000 in
annual sales. If your terms are net 30 days and your...

...machine's price.
    If your average accounts receivable (A/R) days outstanding slips past
30, or if anything else goes wrong, you will experience a working
capital shortage. Thus, at least a 15 percent working
capital allocation is prudent.
    Sometimes bindery expansion decisions unexpectedly strain cash flow.
If a printer's typical labor cost requirement is 20 percent and a proposed
...

...cash flow drain. Printers who have been down the bindery path realize
that some "no-brainer" bindery equipment purchases really are marginal
after factoring in working capital considerations.
    So you've bought a new machine and sales are taking off. This is just
what you were hoping for, right?
    Yes, as long...

...your cash flow. Whenever my company installs major equipment, we try to
grow sales slowly rather than explode on the market. This reduces our
immediate working capital needs (excluding debt service) and
allows our employees to get used to the new machine, as well as the
accompanying terminology. When we entered the...

 1/3,K/3   (Item 1 from file: 340)
DIALOG(R)File 340:CLAIMS(R)/US Patent
(c) 2009 IFI/CLAIMS(R). All rts. reserv.

10234391   2002-0178098
E/System and method for measuring and utilizing pooling analytics;
  Aggregate cash accounts, determine minimum daily balances; improve
  investment performance, pooling benefits
Inventors: Beard Mark L (US)
Assignee: Unassigned Or Assigned To Individual
Assignee Code: 68000
Probable Assignee (A1): JPMorgan Chase Bank
Attorney, Agent or Firm: DICKSTEIN SHAPIRO MORIN & OSHINSKY LLP Michael J.
    Scheer, 41st Floor, 1177 Avenue of the Americas, New York, NY,
    10036-2714, US

                    Publication   Application
                      Number   Kind Date   Number   Date

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          US 20020178098 A1 20021128 US 200287385   20020301
Priority Applic:                      US 200287385   20020301
Provisional Applic:                   US 60-272546   20010301
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System and method for measuring and utilizing
analytics^Aggregate cash accounts, determine minimum daily balances;
improve investment performance, pooling benefits
Inventors: Beard Mark L...

Abstract: A system and method for quantifying the working
capital benefit of pooling a number of separate cash
accounts. The average (mean) cash balance of the pooled account is
determined to be the sum of the means of each of the individual
accounts. Similarly, the standard deviation of the pooled
account is determined to be the square root of the sum of the squares of
the standard deviations of the individual accounts. Accordingly, the
minimum...

...minimum aggregate cash required by the separate companies and the
minimum cash required in the pooled account. If pooling is to be
beneficial, from a working capital perspective, the minimum
cash required in the pooled account will be significantly less than the
aggregate cash required by the separate companies.

Exemplary Claim:
                    D R A W I N G

   1. A method for determining a benefit of pooling separate cash
   accounts into a single pooled account, the method
   comprising: determining separate minimum cash balances required in the
   separate cash accounts; aggregating the separate minimum cash balances
   into an aggregated minimum...

Non-exemplary Claims:
 ...4. The method as recited in claim 1, further comprising: pooling
   the separate cash accounts into the single pooled account if
   the pooled minimum cash balance is less than the aggregated minimum cash
   balance...

...5. The method as recited in claim 1, further comprising: receiving the
   number of separate cash accounts to be pooled; receiving
   daily balance data for each of the separate cash accounts; receiving an
   identification of a currency of the separate cash accounts; and
   receiving interest...

...9. A system for determining a benefit of pooling separate cash
   accounts into a single pooled account, the system
   comprising: a communication network; at least one user terminal coupled
   to the communication network; and an information processor coupled to
   the communication...

...12. The system as recited in claim 9, wherein the information processor
   is further operable to: issue an instruction to pool the separate
   cash accounts into the single pooled account if the pooled
   minimum cash balance is less than the aggregated minimum cash balance...

...13. The system as recited in claim 9, further comprising: an input
   interface, the input interface operable to: receive the number of
   separate cash accounts to be pooled, receive daily balance
   data for each of the separate cash accounts, receive an identification
   of a currency of the separate cash accounts, and receive interest...

 1/3,K/4   (Item 1 from file: 342)
DIALOG(R)File 342:Patents Citation Index
(c) 2009 Thomson Reuters. All rts. reserv.

0006418401
WPI ACC NO: 2003-255457/200325
Pooling financial accounts benefit determination method
involves determining difference representing pooling benefit, between
aggregated and pooled minimum cash balances
Patent Assignee: BEARD M L (BEAR-I); JPMORGAN CHASE BANK (JPMO-N); MORGAN
  CHASE BANK JP (MORG-N)
Inventor: BEARD M L
Patent Family (3 patents, 96 countries)
Patent   Application
Number   Kind Date   Number   Kind   Date   Update
US 20020178098   A1 20021128 US 2001272546   P 20010301 200325 B
                              US 200287385   A 20020301
WO 2003075201   A1 20030912 WO 2002US12361   A 20020419 200360 E
AU 2002256285   A1 20030916 AU 2002256285   A 20020419 200430 E

Priority Applications (no., kind, date): US 200287385   A 20020301

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
US 20020178098   A1 EN   10   4   Related to Provisional US 2001272546
WO 2003075201   A1 EN
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
   IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
   NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU
   ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
AU 2002256285   A1 EN   Based on OPI patent   WO 2003075201

Pooling financial accounts benefit determination method
involves determining difference representing pooling benefit, between
aggregated and pooled minimum cash balances
Inventor: BEARD M L

 1/3,K/5   (Item 1 from file: 345)
DIALOG(R)File 345:Inpadoc/Fam.& Legal Stat
(c) 2009 EPO. All rts. reserv.

34109435   Family ID: 4109436
  No. of Patents: 3;   No. of Countries: 3
  No. of Legal Status: 9

Patent Basic (No,Kind,Date): US 20020178098 A1 20021128
  System and method for measuring and utilizing pooling analytics (English)

  Author (Inventor): BEARD MARK L (US)
Record Type: Legal Status; Abstract; Cited Refs

Patent Family:
Patent No	Kd Date	Applic No	Kd Date	Wk Added
AU 2002256285	A1 20030916	AU 2002256285	A 20020419	200506
US 20020178098	A1 20021128	US 200287385	A 20020301	200250 (B)
WO 2003075201	A1 20030912	WO 2002US12361	A 20020419	200338

Priority Data (No,Kind,Date):
US 200287385	A	20020301
WO 2002US12361	A	20020419
US 2001272546	P	20010301

ABSTRACT:
...A system and method for quantifying the working capital
      benefit of pooling a number of separate cash accounts.
      The average (mean) cash balance of the pooled account is determined
      to be the sum of the means of each of the individual accounts.
      Similarly, the standard deviation of the pooled account is
      determined to be the square root of the sum of the squares of the
      standard deviations of the individual accounts. Accordingly, the
      minimum...

...minimum aggregate cash required by the separate companies and the
      minimum cash required in the pooled account. If pooling is to be
      beneficial, from a working capital perspective, the
      minimum cash required in the pooled account will be significantly
      less than the aggregate cash required by the separate companies.

Abstracts:
US 20020178098 A1 20021128 (English) A system and method for quantifying
      the working capital benefit of pooling a number of
      separate cash accounts. The average (mean) cash balance of the
      pooled account is determined to be the sum of the means of each of
      the individual accounts. Similarly, the standard deviation of
      the pooled account is determined to be the square root of the
      sum of the squares of the standard deviations of the individual
      accounts. Accordingly, the minimum...

...minimum aggregate cash required by the separate companies and the
      minimum cash required in the pooled account. If pooling is to be
      beneficial, from a working capital perspective, the
      minimum cash required in the pooled account will be significantly
      less than the aggregate cash required by the separate companies.
WO 2003075201 A1 20030912 (English) A system (400) and method for
      quantifying the working capital benefit of pooling
      a number of separate cash accounts. The average (mean) cash
      balance of the pooled account is the sum of the means of each of the
      individual accounts. The standard deviation of the pooled
      account is the square root of the sum of the squares of the standard
      deviations of the individual accounts. The minimum cash level
      of the pooled account is 2.3 times the square root of the sum
      of the squares of the standard deviations of the individual

accounts. To determine the benefit of pooling, the
        present invention determines the difference between the minimum
        aggregate cash required by the separate companies and the minimum
        cash required in the pooled account...
Cited Patents:

 1/3,K/6   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

01045223   **Image available**
SYSTEM AND METHOD FOR MEASURING AND UTILIZING POOLING ANALYTICS
SYSTEME ET PROCEDE DE MESURE ET D'UTILISATION DES RESULTATS ANALYTIQUES
    D'ELEMENTS MIS EN COMMUN
Patent Applicant/Assignee:
  JPMORGAN CHASE BANK, 270 Park Avenue, 41st Floor, New York, NY 10017, US,
    US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
  BEARD Mark L, JPMorgan Chase Bank, 270 Park Avenue, 41st Floor, US,
    US (Residence), GB (Nationality), (Designated only for: US)
Legal Representative:
  SOFFEN Stephen A (agent), Dickstein Shapiro Morin & Oshinsky LLP, 2101 L
    Street NW, Washington, DC 20037-1526, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200375201 A1 20030912 (WO 0375201)
  Application: WO 2002US12361 20020419 (PCT/WO US0212361)
  Priority Application: US 200287385 20020301
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 3896

Patent Applicant/Inventor:
  BEARD Mark L...
Legal Representative:
Fulltext Availability:
  Detailed Description
  Claims

English Abstract
  A system (400) and method for quantifying the working capital
  benefit of pooling a number of separate cash accounts. The
  average (mean) cash balance of the pooled account is the sum of the means
  of each of the individual accounts. The standard deviation of the

pooled account is the square root of the sum of the squares of the standard deviations of the individual accounts. The minimum cash level of the pooled account is 2.3 times the square root of the sum of the squares of the standard deviations of the individual accounts. To determine the benefit of pooling, the present invention determines the difference between the minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account...

Detailed Description
SYSTEM AND METHOD FOR MEASURING AND UTILIZING POOLING ANALYTICS

FIELD OF THE INVENTION
The present invention generally relates to systems and methods for pooling financial accounts and more particularly to a system and method for measuring the benefits accrued from pooling.

CROSS-REFERENCE TO RELATED APPLICATIONS
This application is related to...

...1, 2001, entitled.SYSTEM AND METHOD FOR MEASURING AND UTILIZING POOLING ANALYTICS.

BACKGROUND OF THE INVENTION
Pooling is a financial method in which several different accounts of a customer are combined, "pooled" into ...in the pooled account and decreased costs in maintaining the several accounts. For an example, a large corporation with several divisions or subsidiaries might consider pooling the cash accounts of the several divisions or subsidiaries to achieve interest and cost benefits.

Corporations will frequently hold multiple bank accounts with the same bank in the...the positive impact all of the above can have on earnings and the balance sheet.

The system and method of the present invention quantifies the working capital benefit of pooling using standard statistical techniques, and at the same time overcomes many of the difficulties inherent in the traditional pooling benefit measurements. The...pooling analysis, the present invention determines that the average (mean) cash balance of the pooled account is the sum of thl each of the individual accounts. Similarly, the standard deviation of the pooled account is the square root of the sum of the squares of the standard deviations of the individual accounts. Accordingly, the present invention ...Minimum cash level 2.3 x 4 Y, f $S(X)A21$ 1 5 And the reduction in minimum cash level from the n separate accounts and the single pooled account is given by.
Reduction in min. cash level 2.3 x [$jEjS(jj)j$ Y, $IS(x)A21$
This reduction in the minimum required operational cash is a benefit of pooling that has been completely overlooked by the prior art. Very few treasurers would regard cash as being working capital. Indeed many financial institutions, when analyzing company balance sheets,

deliberately exclude cash from the working capital equation.
What the present invention clearly
shows however, is that there is a minimum cash level for every company,
determined by the ...cash being positive or negative. Also, this method
does not negate the interest savings which would be measured using the
traditional pooling benefit determination. The working
capital benefit can be considered as additional to the interest
gains.

A simple example of the benefit of ...the business liquid is
I 0 reduced from $23million to $7.27million as a result of pooling. A
release of cash., or a reduction of working capital of $15.7
million. As a consequence of
pooling, volatility and uncertainty is reduced overall, with the ...art
methods, it can be shown
how the interest expense of the pooled account is reduced, while at the
same time we showing how the working capital required to run
the business is also
reduced. This action affects both the denominator and numerator of the
Return on Assets equation by ...and number of balance records for each
of the accounts, and the second stage is to input the daily balance data
for each of the accounts the user is intending to pool.
Input is preferably typed directly into a familiar spreadsheet format,
but can be copy/pasted from another spreadsheet or Electronic Banking
system. Data input by the user is stored in database 440
The data required to be input by the users includes: the number of
accounts to be pooled (n); a time series of consecutive daily
balance data for
each of these accounts for a representative period (up to 3 months); the
currency of...

Claim
 1 A method for determining a benefit of pooling separate cash
 accounts
 into a single pooled account, the method comprising:
 determining separate minimum cash balances required in the separate cash
 accounts;
 aggregating the separate minimum cash balances into an aggregated
 minimum...separate minimum cash balances is given by 2.3 x Y I S(n) 1.

 4 The method as recited in claim 1 , further comprising:
 pooling the separate cash accounts into the single
 pooled account if the
 pooled minimum cash balance is less than the aggregated minimum
 balance.

 5 The method as recited in claim 1, further comprising:
 receiving the number of separate cash accounts to be pooled;
 receiving daily balance data for each of the separate cash accounts;
 receiving an identification of a currency of the separate cash accounts;
 and receiving interest The method as recited in claim 7, wherein the
 representative period
 is up to three months.

 9 A system for determining a benefit of pooling separate cash
 accounts

into a single pooled account, the system comprising:
a communication network;
at least one user terminal coupled to the communication network; and
an information processor coupled to the communication...3 x If S(n)

12 The system as recited in claim 9, wherein the information processor
is further operable to:
issue an instruction to pool the separate cash accounts into
the single
pooled account if the pooled minimum cash balance is less than the
aggregated minimum cash balance.

13 The system as recited in claim 9, farther comprising:
an input interface, the input interface operable to
receive the number of separate cash accounts to be pooled,
receive daily balance data

1/3,K/7   (Item 1 from file: 351)
DIALOG(R)File 351:Derwent WPI
(c) 2009 Thomson Reuters. All rts. reserv.

0013172344 - Drawing available
WPI ACC NO: 2003-255457/200325
XRPX Acc No: N2003-202616
Pooling financial accounts benefit determination method
involves determining difference representing pooling benefit, between
aggregated and pooled minimum cash balances
Patent Assignee: BEARD M L (BEAR-I); JPMORGAN CHASE BANK (JPMO-N); MORGAN
  CHASE BANK JP (MORG-N)
Inventor: BEARD M L
Patent Family (3 patents, 96 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20020178098	A1	20021128	US 2001272546	P	20010301	200325	B
			US 200287385	A	20020301		
WO 2003075201	A1	20030912	WO 2002US12361	A	20020419	200360	E
AU 2002256285	A1	20030916	AU 2002256285	A	20020419	200430	E

Priority Applications (no., kind, date): US 2001272546 P 20010301; US
  200287385 A 20020301

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020178098	A1	EN	10	4	Related to Provisional US 2001272546
WO 2003075201	A1	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
   IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
   NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU
   ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
AU 2002256285   A1 EN   Based on OPI patent   WO 2003075201

Pooling financial accounts benefit determination method

involves determining difference representing pooling benefit, between aggregated and pooled minimum cash balances
Inventor: BEARD M L

   Alerting Abstract DESCRIPTION - An INDEPENDENT CLAIM is included for financial accounts pooling benefit determining system...

...USE - For determining benefit of pooling financial accounts.

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
BEARD M L...

...Beard, Mark L...

...BEARD, Mark, L
Examiner:
Original Abstracts:
 A system and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is determined to be the sum of the means of each of the individual accounts. Similarly, the standard deviation of the pooled account is determined to be the square root of the sum of the squares of the standard deviations of the individual accounts. Accordingly, the minimum cash level of the pooled account is 2.3 times the square root of the sum of the squares of the standard deviations of the individual accounts. In order to determine the benefit of pooling, the present invention determines the difference between the minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account. If pooling is to be beneficial, from a working capital perspective, the minimum cash required in the pooled account will be significantly less than the aggregate cash required by the separate companies...

...A system (400) and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is the sum of the means of each of the individual accounts. The standard deviation of the pooled account is the square root of the sum of the squares of the standard deviations of the individual accounts. The minimum cash level of the pooled account is 2.3 times the square root of the sum of the squares of the standard deviations of the individual accounts. To determine the benefit of pooling, the present invention determines the difference between the minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account. If pooling is to be beneficial, the minimum cash...
Claims:
 What is claimed is: 1. A method for determining a benefit of pooling separate cash accounts into a single pooled account, the method comprising: determining separate minimum

cash balances required in the separate cash accounts;
aggregating the separate minimum cash balances into an aggregated minimum
cash balance; determining a pooled minimum cash balance
required in the single pooled account; and determining a difference between
the aggregated minimum cash balance and the pooled minimum cash balance...


```
 1/3,K/8      (Item 1 from file: 654)
DIALOG(R)File 654:US PAT.FULL.
(c) Format only 2009 Dialog. All rts. reserv.
```

0005126663 **IMAGE Available
Derwent Accession: 2003-255457
System and method for measuring and utilizing pooling analytics
Inventor: Mark Beard, INV
Correspondence Address: DICKSTEIN SHAPIRO MORIN & OSHINSKY LLP Michael J.
    Scheer, 41st Floor 1177 Avenue of the Americas, New York, NY,
    10036-2714, US

	Publication Number	Kind	Date	Application Number	Filing Date
Main Patent	US 20020178098	A1	20021128	US 200287385	20020301
Provisional				US 60-272546	20010301

Fulltext Word Count: 4719

Inventor: Mark Beard...

Abstract:
    A system and method for quantifying the working capital
  benefit of pooling a number of separate cash accounts. The
  average (mean) cash balance of the pooled account is determined to be the
  sum of the means of each of the individual accounts. Similarly, the
  standard deviation of the pooled account is determined to be the
  square root of the sum of the squares of the standard deviations of the
  individual accounts. Accordingly, the minimum...

...minimum aggregate cash required by the separate companies and the
  minimum cash required in the pooled account. If pooling is to be
  beneficial, from a working capital perspective, the minimum
  cash required in the pooled account will be significantly less than the
  aggregate cash required by the separate companies...

Summary of the Invention:
    ...0001] The present invention generally relates to systems and
  methods for pooling financial accounts and more particularly
  to a system and method for measuring the benefits accrued from pooling...

...0003] Pooling is a financial method in which several different
  accounts of a customer are combined, "pooled" into a single
  account in order to obtain certain benefits. Some of these benefits
  include the ability to earn greater interested in the pooled account and
  decreased costs in maintaining the several accounts. For an example, a
  large corporation with several divisions or subsidiaries might consider

pooling the cash accounts of the several divisions or
subsidiaries to achieve interest and cost benefits...

...their stand-alone cash positions over that historic period. The bank
then calculated the interest earnings and costs that would be realized if
the separate accounts had been pooled over this same period
of time. The calculated interests and costs of the non-pooled
accounts would then be compared to the interest earnings and costs
which would have been earned or incurred had the accounts of these
entities been pooled together over that historic period. The
(presumably) increase in bank interest and decrease in associated costs
would be said to be the pooling benefit...

...0008] The system and method of the present invention quantifies the
working capital benefit of pooling using standard statistical
techniques, and at the same time overcomes many of the difficulties
inherent in the traditional pooling benefit measurements. The...

...the present invention determines that the average (mean) cash balance of
the pooled account is the sum of the means of each of the individual
accounts. Similarly, the standard deviation of the pooled
account is the square root of the sum of the squares of the standard
deviations of the individual accounts. Accordingly, the present invention
determines the...

...minimum aggregate cash required by the separate companies and the
minimum cash required in the pooled account. If pooling is to be
beneficial, from a working capital perspective, the minimum
cash required in the pooled account will be significantly less than the
aggregate cash required by the separate companies

Description of the Invention:
   ...0029] And the reduction in minimum cash level from the n separate
accounts and the single pooled account is given by...

...required operational cash is a benefit of pooling that has been
completely overlooked by the prior art. Very few treasurers would regard
cash as being working capital. Indeed many financial
institutions, when analyzing company balance sheets, deliberately exclude
cash from the working capital equation. What the present
invention clearly shows however, is that there is a minimum cash level
for every company, determined by the volatility (standard deviation...

...cash being positive or negative. Also, this method does not negate the
interest savings which would be measured using the traditional pooling
benefit determination. The working capital benefit can be
considered as additional to the interest gains...

...the business liquid is reduced from $23 million to $7.27 million as a
result of pooling. A release of cash, or a reduction of working
capital of $15.7 million. As a consequence of pooling, volatility
and uncertainty is reduced overall, with the average standard deviation
moving down from +/-10 million...
...art methods, it can be shown how the interest expense of the pooled
account is reduced, while at the same time we showing how the
working capital required to run the business is also reduced.

This action affects both the denominator and numerator of the Return on
Assets equation by increasing profit...

...and number of balance records for each of the accounts, and the second
stage is to input the daily balance data for each of the accounts
the user is intending to pool. Input is preferably typed directly
into a familiar spreadsheet format, but can be copy/pasted from another
spreadsheet or Electronic Banking system. Data input by...

...0040] The data required to be input by the users includes: the number
of accounts to be pooled (n); a time series of consecutive
daily balance data for each of these accounts for a representative period
(up to 3 months); the currency of...

Exemplary or Independent Claim(s):
1. A method for determining a benefit of pooling separate cash
    accounts into a single pooled account, the method
    comprising: determining separate minimum cash balances required in
    the separate cash accounts; aggregating the separate minimum cash
    balances into an aggregated minimum...

...9. A system for determining a benefit of pooling separate cash
    accounts into a single pooled account, the system
    comprising: a communication network; at least one user terminal
    coupled to the communication network; and an information processor
    coupled to the communication...

Non-exemplary or Dependent Claim(s):
...4. The method as recited in claim 1, further comprising:
    pooling the separate cash accounts into the single
    pooled account if the pooled minimum cash balance is less than
    the aggregated minimum cash balance...

...5. The method as recited in claim 1, further comprising: receiving the
    number of separate cash accounts to be pooled; receiving
    daily balance data for each of the separate cash accounts; receiving
    an identification of a currency of the separate cash accounts; and
    receiving interest...

...12. The system as recited in claim 9, wherein the information processor
    is further operable to: issue an instruction to pool the
    separate cash accounts into the single pooled account if
    the pooled minimum cash balance is less than the aggregated minimum
    cash balance...

...13. The system as recited in claim 9, further comprising: an input
    interface, the input interface operable to: receive the number of
    separate cash accounts to be pooled, receive daily
    balance data for each of the separate cash accounts, receive an
    identification of a currency of the separate cash accounts, and
    receive interest...

?

III. Text Search Results from Dialog

A. Full-Text Databases

```
? show files;ds
File  15:ABI/Inform(R) 1971-2009/Sep 11
        (c) 2009 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2009/Aug 19
        (c) 2009 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2009/Aug 26
        (c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
        (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2009/Aug 13
        (c) 2009 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Aug 05
        (c) 2009 Gale/Cengage
File   9:Business & Industry(R) Jul/1994-2009/Sep 10
        (c) 2009 Gale/Cengage
File  20:Dialog Global Reporter 1997-2009/Sep 12
        (c) 2009 Dialog
File 610:Business Wire 1999-2009/Sep 12
        (c) 2009 Business Wire.
File 613:PR Newswire 1999-2009/Sep 12
        (c) 2009 PR Newswire Association Inc
File  24:CSA Life Sciences Abstracts 1966-2009/Sep
        (c) 2009 CSA.
File 634:San Jose Mercury  Jun 1985-2009/Sep 11
        (c) 2009 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2009/Aug 19
        (c) 2009 Gale/Cengage
File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc
File  13:BAMP 2009/Sep 10
        (c) 2009 Gale/Cengage
File  75:TGG Management Contents(R) 86-2009/Aug W3
        (c) 2009 Gale/Cengage
File  95:TEME-Technology & Management 1989-2009/Aug W3
        (c) 2009 FIZ TECHNIK
File 348:EUROPEAN PATENTS 1978-200936
        (c) 2009 European Patent Office
File 349:PCT FULLTEXT 1979-2009/UB=20090903|UT=20090827
        (c) 2009 WIPO/Thomson
File 626:Bond Buyer Full Text 1981-2008/Jul 07
        (c) 2008 Bond Buyer
File 627:EIU: Country Analysis 2009/Sep 11
        (c) 2009 Economist Intelligence Unit
File 267:Finance & Banking Newsletters 2008/Sep 29
        (c) 2008 Dialog
File 268:Banking Info Source 1981-2009/Sep W1
        (c) 2009 ProQuest Info&Learning
File 139:EconLit 1969-2009/Aug
        (c) 2009 American Economic Association
```

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Set     Items   Description
S1    1005783   (WORKING OR NET()WORKING)(3W)(CAPITAL OR CASH OR FUNDS) OR
                NWC OR CURRENT()(ASSETS OR FUNDS)(6N)(MINUS OR DIVID? OR SUBS-
                TRACT?)(6N)(CURRENT()LIABILITIES) OR NWC OR NET()CURRENT()ASS-
                ETS OR CURRENT()CAPITAL
S2       3457   (BENEFIT? OR ADVANTAGE? OR PROFIT? OR GAIN OR UPTICK OR BO-
                ON OR CAPITALIZ? OR CAPITALIS? OR BONUS OR CASH()IN()ON OR BE-
                NEFIT()RATIO? OR OPTIMIS? OR OPTIMIZ?)(6N)(POOL? OR AGGREGAT?
                OR COMBIN? OR UNALLOCATED)(6N)ACCOUNTS
S3       1026   (MINIMUM OR LEAST OR LOWEST OR BOTTOM)(3W)(FUNDS OR CASH)(-
                3W)(REQUIRED OR REQUIREMENTS OR NECESSARY)
S4     451174   (SEPARATE OR INDIVIDUAL OR UNAGGREGAT? OR UNRELATED)(6N)(C-
                OMPANIES OR ORGANI?ATIONS OR ENTITIES OR BANKS OR CORPORATION-
                S)
S5         68   (DIFFERENCE OR SUBTRACT? OR DEDUCT?)(6N)(MINIMUM OR LEAST -
                OR LOWEST)(3W)(FUNDS OR CASH)
S6     123971   STANDARD()DEVIATION? ? OR SQUARE()ROOT(6W)SUM(6W)SQUARES
S7         39   S1(60N)S2
S8          1   S2(60N)S3
S9          1   S7(60N)(S3:S6)
S10        33   S2(60N)(S3:S6)
S11        71   S7:S10
S12         2   S11 FROM 348,349
S13        24   S11 NOT PY>2001
S14        19   RD  (unique items)
? t14/3,k/all
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 14/3,K/1     (Item 1 from file: 15)
DIALOG(R)File  15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.
```

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01528851  01-79839
Optimizing liquidity across Asia
Anonymous
AsiaMoney  Treasury & Cash Management Supplement  PP: 6-9  May 1997
ISSN: 0958-9309  JRNL CODE: AMF
WORD COUNT: 2090
```

...TEXT: defined at the inception of the service. Under a notional pooling
scheme, there is no co-mingling of funds and thus the integrity of the
individual entities balances and transactions remain unchanged.
This is advantageous especially when the accounts to be
pooled are in the names of different legal entities. However, it
should be noted that while a ZBA structure is permitted in most countries
in Asia...

```
 14/3,K/2     (Item 2 from file: 15)
DIALOG(R)File  15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.
```

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01185041  98-34436
Does an independent central bank violate democracy?
Levy, David A
Journal of Post Keynesian Economics  v18n2  PP: 189-210  Winter 1995-1996
```

ISSN: 0160-3477 JRNL CODE: PKE
WORD COUNT: 6336

...TEXT: the goals outlines above (Kliesen, 1995).

 2 Numerous economists have argued for greater Fed accountability. See, for
example, Galbraith 1993).

3 National Income and Product Accounts, profits before tax for
domestic corporations. These aggregate profit margins are
larger than the average for individual corporations because the
profits on sales of business services, crude/intermediate goods, and
wholesale finished goods are embedded in the costs of final goods and
services...

 14/3,K/3   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00683797 93-33018
PT Indo-Rama Synthetics: Indonesia's integrated exporter
Anonymous
Asia Money & Finance Supplement PP: 33-36 Nov 1992
ISSN: 0958-9309 JRNL CODE: AMF
WORD COUNT: 1784

...TEXT: fed into its accounting system, Indo-Rama is able immediately to
identify any irregularities in cost patterns and to take swift action to
rectify matters. Profitability information is also relayed to
management on a month-by-month basis. The breakdown of accounts can
even identify whether each one of the company's machines is
profitable.

This astute combination of financial monitoring and production
planning, together with an emphasis on margins, has underlain Indo-Rama's
earnings performance. In selecting its domestic customers, for instance,
Indo-Rama applies a process to eliminate bad credit risks. On the other
hand, the company's working capital requirements are managed
efficiently and its polymer plant has obtained six month credit periods
from its raw material suppliers thinks to the conditions prevailing in...

 14/3,K/4   (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00412092 88-28925
The Global 1000 -- The Leaders: Who's Sitting on Top of the World
Gaffney, Charles
Business Week n3061 (Industrial/Technology Edition) PP: 137-186 Jul 18,
1988
ISSN: 0007-7135 JRNL CODE: BWE

...ABSTRACT: in the ranking have a higher total value than any other
country. Although the US companies outnumber Japan's by 345 to 310, the

US' combined market share accounts for only 30% of Global
1,000's capitalization, while Japanese companies account for 48%.
Still, 4 of the 5 most profitable companies in the world are
American. Among individual companies, C. Itoh had the highest
sales, while IBM Corp. had the highest profits, and Nachi-Fujikoshi had
the highest share price gain during the last...

 14/3,K/5   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rts. reserv.

08797787   Supplier Number: 76519451 (USE FORMAT 7 FOR FULLTEXT)
TELSTRA SAYS IT MAY HAVE TO WRITE DOWN VALUE OF ASIAN JVS.
AsiaPulse News, p0107
July 13, 2001
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 805

...   per cent interest in internet infrastructure joint venture Reach,
and a 60 per cent interest in Regional Wireless, which holds the mobile
business CSL.
      "Given current capital market and economic conditions
around the telecommunications sector and for that matter the global market
generally, lower valuations of the joint venture are likely to impact
Telstra's accounts," Dr Switkowski said.
      However the combination of a book profit on the sale of
Telstra's Global Wholesale business into Reach and other positive unusual
items more than offset any write down of Telstra's...

 14/3,K/6   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rts. reserv.

08410441   Supplier Number: 71569157 (USE FORMAT 7 FOR FULLTEXT)
Managers wrapped up, in concentration game; separate accounts gain as funds
  falter.
Benjamin, Jeff
Investment News, v5, n9, p1(2)
March 5, 2001
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1051

...   And technology is only in the first inning as far as being
efficient."
      Mr. Fullerton points out that institutional money managers are
turning to separate accounts for individuals to make up for a
shrinking pool of defined-benefit retirement assets, and mutual
funds are hoping to offset a slight shift away from retail by going with
the flow of money.
      NO ADVANTAGE
      "Money...

...are moving upmarket and traditional institutional managers are going
downmarket," he says. "You will continue to see more and more entrants from
traditional mutual fund companies."
    In terms of expanding into separate-account management, Mr.
Fullerton points out that mutual fund companies don't necessarily possess
any kind of competitive advantage, regardless of their performance and
track...

 14/3,K/7   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.

12872670   SUPPLIER NUMBER: 67708598   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Aggregation Pits Banks Against Web Portals.(customers may turn to web
  portals for banking services)
Ptacek, Megan J.
American Banker, 165, 235, 1
Dec 8, 2000
ISSN: 0002-7561   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 1498   LINE COUNT: 00121

...   possible, the portals represent extra suitors for the attention of
bank customers.
    The outcome of this debate is still in question. The banks have the
advantages of their trusted brands, their ability to move money among
aggregated accounts, and the fact that people are more likely
to follow financial advice from a bank than a nonbank. But the portals have
a lot going for them, too. They introduced account aggregation sooner, they
have many more users than most individual banks, and they are
more likely to let people aggregate more types of information -- not just
financial accounts, but news services, favorite shopping sites, and other
...

 14/3,K/8   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.

08478811   SUPPLIER NUMBER: 17858883   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Does an independent central bank violate democracy?(Minisymposium: Is and
  Independent Central Bank Necessary or Desirable?)
Levy, David A.
Journal of Post Keynesian Economics, v18, n2, p189(22)
Winter, 1995
ISSN: 0160-3477   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7004   LINE COUNT: 00580

...   the goals outlines above (Kliesen, 1995).
    2 Numerous economists have argued for greater Fed accountability. See,
for example, Galbraith (1993).
    3 National Income and Product Accounts, profits before tax
for domestic corporations. These aggregate profit margins are
larger than the average for individual corporations because the
profits on sales of business services, crude/intermediate goods, and
wholesale finished goods are embedded in the costs of final goods and

services...

 14/3,K/9   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.

05912661   SUPPLIER NUMBER: 12370000   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Strength in numbers. (value-added resellers join cooperative alliance) (The
  VAR Side)
Kempfer, Lisa
Computer-Aided Engineering, v11, n5, p72(1)
May, 1992
ISSN: 0733-3536   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 825   LINE COUNT: 00063

ABSTRACT: Ten value-added resellers (VAR) join forces to form Group 10 Inc. Each
member company of Group 10 maintains its individual
identity and market segment, but all companies exchange marketing,
research and development information. Group 10 private labels MS-DOS
compatible microcomputers and peripherals, distributes common marketing
literature and documentation and makes group purchases. The companies use
their combined clout to secure credit and gain access to large
accounts that would not otherwise deal with a small VAR. Group 10
member companies cover every region of the US, except Texas and California.
Officials of...

 14/3,K/10   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2009 Gale/Cengage. All rts. reserv.

02396311 Supplier Number: 24782599   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Separate accounts gain as funds falter
(Wrap account assets have grown at a 25% compound annual rate over past
  five years and rose 16% in 2000, vs 1999; mutual fund assets fell 2% in
  2000)
Investment News, v 5, p 1
March 05, 2001
DOCUMENT TYPE: Journal ISSN: 1098-1837 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 947

     (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...And technology is only in the first inning as far as being efficient.''

Mr. Fullerton points out that institutional money managers are turning to
separate accounts for individuals to make up for a shrinking
pool of defined-benefit retirement assets, and mutual funds are
hoping to offset a slight shift away from retail by going with the flow of
money.

No advantage

''Money...

...are moving upmarket and traditional institutional managers are going
downmarket,'' he says. ''You will continue to see more and more entrants
from traditional mutual fund companies.''

In terms of expanding into separate-account management, Mr. Fullerton
points out that mutual fund companies don't necessarily possess any kind
of competitive advantage, regardless of their performance and track...

 14/3,K/11   (Item 2 from file: 9)
DIALOG(R)File   9:Business & Industry(R)

02321411 Supplier Number: 25927533   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Aggregation Pits Banks Against Web Portals
(By 2003, the number of users of online aggregation services will be 3.1
  mil; nonbank companies are competing against banks for customers)
American Banker, v 165, n 235, p 1
December 08, 2000
DOCUMENT TYPE: Newspaper; Industry Overview ISSN: 0002-7561 (United
States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1382

     (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...possible, the portals represent extra suitors for the attention of bank
customers.

The outcome of this debate is still in question. The banks have the
advantages of their trusted brands, their ability to move money among
aggregated accounts, and the fact that people are more likely
to follow financial advice from a bank than a nonbank. But the portals have
a lot going for them, too. They introduced account aggregation sooner, they
have many more users than most individual banks, and they are
more likely to let people aggregate more types of information -- not just
financial accounts, but news services, favorite shopping sites, and other
...

 14/3,K/12   (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

17773076 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Telstra says FY in line with June pft warning but jv writedowns
Alan Wood
AAP NEWS
July 13, 2001
JOURNAL CODE: WAAP   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 685

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...   range of $US400-$500 million and for CSL $US150-170 million.
    An enterprise value for both CSL and Reach has yet to be determined.
    "Given current capital market and economic conditions
around the telecommunications sector and for that matter the global market
generally, lower valuations of the joint venture are likely to impact
Telstra's accounts," Dr Switkowski said.
    However the combination of a book profit on the sale of
Telstra's Global Wholesale business into Reach and other positive unusual
items more than offset any write down and would positively...

 14/3,K/13   (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

17773075 (USE FORMAT 7 OR 9 FOR FULLTEXT)
WRAP-Telstra says FY in line with warning but jv writedowns seen
Alan Wood
AAP NEWS
July 13, 2001
JOURNAL CODE: WAAP   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 686

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   range of $US400-$500 million and for CSL $US150-170 million.
    An enterprise value for both CSL and Reach has yet to be determined.
    "Given current capital market and economic conditions
around the telecommunications sector and for that matter the global market
generally, lower valuations of the joint venture are likely to impact
Telstra's accounts," Dr Switkowski said.
    However the combination of a book profit on the sale of
Telstra's Global Wholesale business into Reach and other positive unusual
items more than offset any write down and would positively...

 14/3,K/14   (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

17772998 (USE FORMAT 7 OR 9 FOR FULLTEXT)
WRAP-Telstra says valuations of Asian joint ventures will impact
AAP NEWS
July 13, 2001
JOURNAL CODE: WAAP   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 762

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   per cent interest in internet infrastructure joint venture Reach,
and a 60 per cent interest in Regional Wireless, which holds the mobile
business CSL.
    "Given current capital market and economic conditions

around the telecommunications sector and for that matter the global market
generally, lower valuations of the joint venture are likely to impact
Telstra's accounts," Dr Switkowski said.
    However the combination of a book profit on the sale of
Telstra's Global Wholesale business into Reach and other positive unusual
items more than offset any write down of Telstra's...

 14/3,K/15   (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

17772992 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Telstra says valuations of Asian joint ventures will impact
AAP NEWS
July 13, 2001
JOURNAL CODE: WAAP   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 383

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   per cent interest in internet infrastructure joint venture Reach,
and a 60 per cent interest in Regional Wireless, which holds the mobile
business CSL.
    "Given current capital market and economic conditions
around the telecommunications sector and for that matter the global market
generally, lower valuations of the joint venture are likely to impact
Telstra's accounts," Dr Switkowski said.
    However the combination of a book profit on the sale of
Telstra's Global Wholesale business into Reach and other positive unusual
items more than offset any write down of Telstra's...

 14/3,K/16   (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

17772945 (USE FORMAT 7 OR 9 FOR FULLTEXT)
*Telstra sees EBIT growth in yr full core businesses -4 Sydney
AAP NEWS
July 13, 2001
JOURNAL CODE: WAAP   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 147

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   range of $US400-$500 million and for CSL $US150-170 million.
    An enterprise value for both CSL and Reach has yet to be determined.
    "Given current capital market and economic conditions
around the telecommunications sector and for that matter the global market
generally, lower valuations of the joint venture are likely to impact
Telstra's accounts," he said.
    However the combination of a book profit on the sale of
Telstra's Global Wholesale business into Reach and other positive unusual
items more than offset any write down of Telstra's...

14/3,K/17   (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

17759781 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Telstra Corp. Ld - Trading Statement
REGULATORY NEWS SERVICE
July 13, 2001
JOURNAL CODE: WRNS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 336

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   ruling as to whether we apply Joint Venture or acquisition
accounting. Furthermore we need to determine an enterprise value for both
CSL and Reach.
     Given current capital market and economic conditions
around the telecommunications sector, and for that matter the global market
generally, lower valuations of the joint ventures are likely to impact
Telstra's accounts.   However   the combination of a book
profit on the sale of Telstra's Global Wholesale business into Reach
and other positive unusual items more than offset any write down of
Telstra's...

 14/3,K/18   (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source

00329069 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Trends in profitability-measurement systems
Chappelear, Robert E
Bank Accounting & Finance, v11, n2, p83-85, Winter 1997/1998
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 01523

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...   each month's or quarter's volumes for the products, costs can then
be compared to monthly or quarterly revenue for each product to determine
individual product profitability.
     Banks use customer profitability to determine the profitability
of individual customers, households, or customer segments. Customer
profitability usually uses the unit costs determined in product
profitability and extends these unit costs to volumes by customer. The
costs are then compared to revenue by customer to determine customer
profitability. Institutions in the United States generally analyze
only a few individual customer accounts and then aggregate
their customer data into specific customer segments to determine the
profitability of entire segments.
     The Next Generation of Profitability Software
     The popularity of the early profitability software systems has
attracted many other software developers to the...

...ABSTRACT: 5 billion in corporate cash management revenues during the
year; 3) banks usually put the cash management function in the
lending/credit division or a separate subsidiary; 4) about half of
banks are using fee or fee-balance combinations as
compensation; and 5) demand deposit accounts were the biggest
contributors to profits at 29%.
?

IV. Text Search Results from Dialog

A. Abstract Databases

```
? show files;ds
File 350:Derwent WPIX 1963-2009/UD=200957
        (c) 2009 Thomson Reuters
File 344:Chinese Patents Abs Jan 1985-2006/Jan
        (c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2009/May(Updated 090903)
        (c) 2009 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
        (c) 2002 INPI.  All rts. reserv.
File   2:INSPEC 1898-2009/Sep W1
        (c) 2009 The IET
File  35:Dissertation Abs Online 1861-2009/Aug
        (c) 2009 ProQuest Info&Learning
File  65:Inside Conferences 1993-2009/Sep 11
        (c) 2009 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2009/Aug
        (c) 2009 The HW Wilson Co.
File 256:TecTrends 1982-2009/Sep W1
        (c) 2009 Info.Sources Inc. All rights res.
File 474:New York Times Abs 1969-2009/Sep 12
        (c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Sep 12
        (c) 2009 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
        (c) 2002 Gale/Cengage
File  23:CSA Technology Research Database 1963-2009/Aug
        (c) 2009 CSA.
File  56:Computer and Information Systems Abstracts 1966-2009/Aug
        (c) 2009 CSA.


Set    Items    Description
S1      5855    (WORKING OR NET()WORKING)(3W)(CAPITAL OR CASH OR FUNDS) OR
                NWC OR CURRENT()(ASSETS OR FUNDS)(6N)(MINUS OR DIVID? OR SUBS-
                TRACT?)(6N)(CURRENT()LIABILITIES) OR NWC OR NET()CURRENT()ASS-
                ETS OR CURRENT()CAPITAL
S2       104    (BENEFIT? OR ADVANTAGE? OR PROFIT? OR GAIN OR UPTICK OR BO-
                ON OR CAPITALIZ? OR CAPITALIS? OR BONUS OR CASH()IN()ON OR BE-
                NEFIT()RATIO? OR OPTIMIS? OR OPTIMIZ?)(6N)(POOL? OR AGGREGAT?
                OR COMBIN? OR UNALLOCATED)(6N)ACCOUNTS
S3         9    (AVERAGE OR MEAN)(6N)(CASH()BALANCE OR CASH()ON()HAND)
S4     71547    STANDARD()DEVIATION? ? OR SQUARE()ROOT(6W)SUM(6W)SQUARES
S5         3    (DIFFERENCE OR SUBTRACT? OR DEDUCT?)(6N)(MINIMUM OR LEAST -
                OR LOWEST)(3W)(FUNDS OR CASH)
S6        25    (MINIMUM OR LEAST OR LOWEST OR BOTTOM)(3W)(FUNDS OR CASH)(-
                3W)(REQUIRED OR REQUIREMENTS OR NECESSARY)
S7     10777    (SEPARATE OR INDIVIDUAL OR UNAGGREGAT? OR UNRELATED)(6N)(C-
                OMPANIES OR ORGANI?ATIONS OR ENTITIES OR BANKS OR CORPORATION-
                S)
S8         1    S1 AND S2
```

```
S9          1   S2 AND S3
S10         1   S2 AND S4
S11         1   S2 AND S6
S12         2   S2 AND S7
S13         1   S1 AND (POOLING) AND (S3:S7)
S14        34   S2 FROM 350,344,347,371
S15        14   S14 NOT AY>2001
S16        70   S2 NOT S14
S17        46   S16 NOT PY>2001
S18        62   S8:S13 OR S15 OR S17
S19        59   RD  (unique items)
? t19/3,k/all
```

```
 19/3,K/1      (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0016866947  - Drawing available
WPI ACC NO: 2007-582008/200756
Related WPI Acc No: 2007-813005; 2008-A12961; 2008-B37039; 2008-C97148;
  2008-D21017; 2008-G48849; 2008-K24459; 2008-O15482
XRPX Acc No: N2007-448804
Financial processing method for organization, involves selecting accounts
and events related to account-related transactions from relational database
through parallel processing of selector function that uses selection
criterias
Patent Assignee: NCR CORP   (NATC)
Inventor: WASSERMAN B J
Patent Family (1 patents,  1 countries)
Patent                       Application
```

Number	Kind	Date	Number	Kind	Date	Update	
US 7249138	B1	20070724	US 2000608342	A	20000629	200756	B
			US 2000608355	A	20000629		
			US 2000608675	A	20000629		
			US 2000608681	A	20000629		
			US 2000608682	A	20000629		
			US 2000610646	A	20000629		
			US 2001845461	A	20010430		
			US 2001845851	A	20010430		
			US 2001845924	A	20010430		
			US 200113422	A	20011210		
			US 200113434	A	20011210		
			US 200116452	A	20011210		
			US 200116779	A	20011210		

```
Priority Applications (no., kind, date): US 2000608342  A  20000629; US
  2000608355  A  20000629; US 2000608675  A  20000629; US 2000608681  A
  20000629; US 2000608682  A  20000629; US 2000610646  A  20000629; US
  2001845461  A  20010430; US 2001845851  A  20010430; US 2001845924  A
  20010430; US 200113422   A  20011210; US 200113434   A  20011210; US
  200116452  A  20011210; US 200116779  A  20011210
```

```
Patent Details
Number        Kind  Lan  Pg  Dwg  Filing Notes
US 7249138    B1    EN   13   4   C-I-P of application  US 2000608342
                                  C-I-P of application  US 2000608355
```

```
                              C-I-P of application  US 2000608675
                              C-I-P of application  US 2000608681
                              C-I-P of application  US 2000608682
                              C-I-P of application  US 2000610646
                              C-I-P of application  US 2001845461
                              C-I-P of application  US 2001845851
                              C-I-P of application  US 2001845924
                              C-I-P of application  US 200113422
                              C-I-P of application  US 200113434
                              C-I-P of application  US 200116452
```

  Alerting Abstract ...selection criteria are grouped in SQL statements
dynamically generated by the selector function and are processed
independently to create temporary work tables. The tables are
combined to output tables comprising attributes of the selected
accounts and events. Profitable calculations are performed in a
computer using the attributes.

Original Publication Data by Authority

Argentina

 19/3,K/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0016522441 - Drawing available
WPI ACC NO: 2007-238667/200724
XRPX Acc No: N2007-177186
Commercial website user accounts linking method for use by e.g.
organization, involves selecting data parameters from accounts that are
selected to be linked based on relationship defined by approved tree
structure of accounts
Patent Assignee: ARCHER J (ARCH-I); CDW CORP (CDWC-N); TZAU D (TZAU-I)
Inventor: ARCHER J; TZAU D
Patent Family (2 patents, 112 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
US 20070011057   A1   20070111 US 2005697131   P   20050707 200724 B
                                US 2006453527   A   20060615
WO 2007008336   A2   20070118 WO 2006US23352   A   20060615 200724 E

Priority Applications (no., kind, date): US 2005697131 P 20050707; US
  2006453527 A 20060615

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20070011057   A1   EN   15   10 Related to Provisional US 2005697131
WO 2007008336   A2   EN
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW
    BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR
    HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LV LY MA MD
    MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK
    SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES

FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO
    SD SE SI SK SL SZ TR TZ UG ZM ZW

   Alerting Abstract ...ADVANTAGE - The method aggregates the
data of various accounts of a related organization to make such data
available for monitoring by the authorized personnel of the organization

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
In one aspect the invention is of a method for linking separate
accounts of related organizations on a commercial website which
comprises establishing a tree structure defining the relationship of the
various accounts in the tree, obtaining approval of the tree...

...In one aspect the invention is of a method for linking separate
accounts of related organizations on a commercial website which
comprises establishing a tree structure defining the relationship of the
various accounts in the tree, obtaining approval of the tree...
Claims:

 19/3,K/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0016454880 - Drawing available
WPI ACC NO: 2007-171108/200717
XRPX Acc No: N2007-123265
Electronic commerce program-storage medium, has instructions that enable
processor to identify user accounts, select subset of accounts to make
available to user, and present subset of accounts to user
Patent Assignee: MICROSOFT CORP (MICT)
Inventor: BLINN A N; COCO J N; MARKS G A
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind   Date   Update
US 7155411   B1 20061226 US 2000675466   A 20000928 200717 B

Priority Applications (no., kind, date): US 2000675466 A 20000928

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 7155411   B1 EN   20   9

   Alerting Abstract ...ADVANTAGE - Allows a user to combine
funds from multiple different accounts into a single account. The
accounts that are usable at the merchant are presented as being
available to the user when the user is purchasing goods or services from
the merchant

Original Publication Data by Authority

Argentina

 19/3,K/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0013412780 - Drawing available
WPI ACC NO: 2003-503145/200347
XRPX Acc No: N2003-399396
Card gaming method for use in casinos involves determining relative ranking
for each player according to statistical likelihood of obtaining
predetermined card combinations
Patent Assignee: Z GAMING LLC (ZGAM-N)
Inventor: ZOCCOLILLO A F; ZOCCOLILLO T A
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
US 6581936   B1 20030624 US 200114385   A 20011211 200347 B

Priority Applications (no., kind, date): US 200114385   A 20011211

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
US 6581936   B1 EN   8   2

Original Publication Data by Authority
Argentina

Assignee name & address:
Original Abstracts:
...cards. The relative ranking of the final hands for the players is
determined with the relative ranking based upon the statistical likelihood
of obtaining predetermined combinations of cards. The relative
ranking accounts for the use of the set of common cards and the
bonus card.
Claims:
...a final hand for each player that continued through the round, wherein
the relative ranking is generally based upon the statistical likelihood of
obtaining predetermined combinations of cards and wherein the
relative ranking accounts for the use of the set of common cards and
the at least one bonus card.

 19/3,K/5   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0013177852 - Drawing available
WPI ACC NO: 2003-261252/200326
XRPX Acc No: N2003-207146
Accounting system includes server which has input converter for converting
accounts software corresponding to data input with combined input interface
Patent Assignee: RICOH KK (RICO)
Inventor: YAMADA K
Patent Family (1 patents, 1 countries)

```
Patent                         Application
Number          Kind   Date    Number          Kind   Date    Update
JP 2003030400    A    20030131  JP 2001210653    A    20010711  200326  B
```

Priority Applications (no., kind, date): JP 2001210653 A 20010711

```
Patent Details
Number          Kind  Lan   Pg   Dwg  Filing Notes
JP 2003030400    A    JA     7     3
```

  Alerting Abstract ...ADVANTAGE - Enables to input and output
in a format which combined the accounts software
database. Improves data compatibility between the
accounts software. Profits can be increased.

Original Publication Data by Authority

Argentina

19/3,K/7   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0012847424 - Drawing available
WPI ACC NO: 2002-705938/200276
Related WPI Acc No: 2001-425144
XRPX Acc No: N2002-556522
Chemical product usage data processing system for washing machine, stores
account identifier and corporate data in association with dispenser data,
in database
Patent Assignee: ECOLAB INC (ECON)
Inventor: GARDNER J P
Patent Family (1 patents, 1 countries)

```
Patent                         Application
Number          Kind   Date    Number          Kind   Date    Update
US 20020096537   A1   20020725  US 1999428109    A    19991027  200276  B
                                US 200127116     A    20011219
```

Priority Applications (no., kind, date): US 1999428109 A 19991027; US
   200127116   A 20011219

```
Patent Details
Number          Kind  Lan   Pg   Dwg  Filing Notes
US 20020096537   A1   EN    22     8  Continuation of application  US
   1999428109
```

  Alerting Abstract ...ADVANTAGE - By storing real-time or
historical dispenser data in a central database in combination
with an account identifier, the analysis within and across
accounts associated with a laundry operator, is facilitated

Original Publication Data by Authority

Argentina

19/3,K/8   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX

0012487466 - Drawing available
WPI ACC NO: 2002-434640/200246
Related WPI Acc No: 2008-G52060
XRPX Acc No: N2002-342144
Insurance providing method for unauthorized transaction loss in online
financial transaction service, involves inserting online financial
transaction for account category ascertained corresponding to policy
requirement
Patent Assignee: NIGHAN R J   (NIGH-I)
Inventor: NIGHAN R J
Patent Family (1 patents, 1 countries)

Patent				Application				
Number	Kind	Date		Number	Kind	Date	Update	
US 20020046065	A1	20020418		US 2000211557	P	20000615	200246	B
				US 2000214302	P	20000627		
				US 2001877939	A	20010608		

Priority Applications (no., kind, date): US 2000211557 P 20000615; US
  2000214302 P 20000627; US 2001877939 A 20010608

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020046065	A1	EN	22	9	Related to Provisional US 2000211557
					Related to Provisional US 2000214302

  Alerting Abstract ...ADVANTAGE - Allows the consumer online access
to multiple online accounts of the consumer through the account
aggregation service's website. Enables insuring a consumer against a
loss incurred in connection with an online financial transaction

Original Publication Data by Authority

Argentina

19/3,K/9   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX

0010942343
WPI ACC NO: 2001-564906/200163
XRPX Acc No: N2001-420581
System for producing customer bills for telephone, cable and other services
with any desired combination of services included in bills for each
customer
Patent Assignee: CONVERGYS INFORMATION MANAGEMENT GROUP I (CONV-N);
  CONVERGYS CMG UTAH INC (CONV-N)
Inventor: BROWN M; JAZVAC M; NOWADLY S
Patent Family (3 patents, 92 countries)

Patent				Application	

```
Number          Kind   Date    Number          Kind   Date    Update
WO 2001035308    A1    20010517  WO 2000US31089   A    20001113  200163  B
AU 200116573     A     20010606  AU 200116573     A    20001113  200163  E
US 7509281       B1    20090324  US 1999165296    P    19991112  200924  E
                                 US 2000709993    A    20001110
```

Priority Applications (no., kind, date): US 1999165296 P 19991112; US
  1999165294 P 19991112; US 1999165296 P 19991112; US 2000570150 A
  20000512; US 2000709993 A 20001110
Patent Details
```
Number          Kind  Lan  Pg  Dwg  Filing Notes
WO 2001035308    A1   EN   42   6
```
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
   PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
```
AU 200116573     A    EN            Based on OPI patent   WO 2001035308
US 7509281       B1   EN            Related to Provisional US 1999165296
```

  Alerting Abstract ...ADVANTAGE – Bills can be designed for each
individual customer by including accounts for any desired
combination of services in any desired format.

Original Publication Data by Authority

Argentina

 19/3,K/10   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0010732061
WPI ACC NO: 2001-343936/200136
Related WPI Acc No: 2001-343935
XRPX Acc No: N2001-249072
Computer implemented investment system has a central computer programmed to
determine the identity of a Web site and to customize communications with
users as required by each of several organizations providing investments
Patent Assignee: NETSTOCK CORP (NETS-N)
Inventor: ABRAHAMS S K; GALE J D; GEORGE P A; HUSE J A; RATZLIFF B W; SEELY
   J T; WICKLINE L
Patent Family (4 patents, 92 countries)
Patent   Application
```
Number          Kind   Date    Number          Kind   Date    Update
WO 2001037185    A1    20010525  WO 2000US32113   A    20001120  200136  B
AU 200117916     A     20010530  AU 200117916     A    20001120  200152  E
EP 1230613       A1    20020814  EP 2000980689    A    20001120  200261  E
                                 WO 2000US32113   A    20001120
JP 2003515227    W     20030422  WO 2000US32113   A    20001120  200336  E
                                 JP 2001539205    A    20001120
```

Priority Applications (no., kind, date): US 1999166388 P 19991118

```
Patent Details
Number        Kind   Lan   Pg   Dwg   Filing Notes
WO 2001037185  A1    EN    26    7
National Designated States,Original:   AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
   PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Regional Designated States,Original:   AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200117916   A    EN                Based on OPI patent   WO 2001037185
EP 1230613     A1   EN                PCT Application  WO 2000US32113
                                      Based on OPI patent   WO 2001037185
Regional Designated States,Original:  AL AT BE CH CY DE DK ES FI FR GB GR
   IE IT LI LT LU LV MC MK NL PT RO SE SI TR
JP 2003515227  W    JA    30          PCT Application  WO 2000US32113
                                      Based on OPI patent   WO 2001037185


Original Publication Data by Authority

Argentina
Assignee name & address:
Original Abstracts:
...investment service (14) interacts with one or more customers (12) via
one or more communication links (18). The service allows multiple customers
(12) to execute aggregated purchase orders of securities in dollar
increments, or tax advantaged accounts have the ability
to select numerous different types of individual, joint,
conventional, or tax advantaged accounts. The present invention also
provides a mechanism for reducing the exposure of the investment service to
purchases of securities with fluctuating prices by staggering...
Claims:


 19/3,K/11     (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0009975606  - Drawing available
WPI ACC NO: 2000-278329/200024
XRPX Acc No: N2000-209672
Money depositing and withdrawing apparatus for various stores
Patent Assignee: NIPPON KINSEN KIKAI KK  (NIKI-N)
Inventor: NABEKURA B; NISHIOKA S; SADAHIRO K; SATO H
Patent Family (2 patents,  1 countries)
Patent                       Application
Number         Kind   Date    Number        Kind    Date     Update
JP 2000076517   A    20000314 JP 1998244757   A    19980831  200024  B
JP 4162299      B2   20081008 JP 1998244757   A    19980831  200868  E

Priority Applications (no., kind, date): JP 1998244757  A  19980831

Patent Details
Number         Kind   Lan   Pg   Dwg   Filing Notes
JP 2000076517   A    JA    13    7
JP 4162299      B2   JA    18          Previously issued patent  JP 2000076517
```

Alerting Abstract ...ADVANTAGE - Reduces cost of money
accounts machine, since money accounts machine can be formed by
combining cash register with either money storage device or banknote
depositing and withdrawing device. Reduces component cost and attachment
cost of cash register. DESCRIPTION OF DRAWING

Original Publication Data by Authority

Argentina

19/3,K/12   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0009391398 - Drawing available
WPI ACC NO: 1999-326865/199927
XRPX Acc NO: N1999-245190
Cellular telephone with credited airtime
Patent Assignee: ALTSCHUL R (ALTS-I); ALTSCHUL R L (ALTS-I); DIECELAND
  TECHNOLOGIES CORP (DIEC-N)
Inventor: ALTSCHUL R; ALTSCHUL R L; VOLPE L S
Patent Family (5 patents, 79 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
WO 1999022537   A1 19990506 WO 1998US12759   A 19980618 199927 B
AU 199879794   A   19990517 AU 199879794   A 19980618 199939 E
US 5983094   A   19991109 US 1997958120   A 19971027 199954 E
US 6144847   A   20001107 US 1997958120   A 19971027 200059 E
                              US 1999371398   A 19990810
EP 1243148   A1 20020925 EP 1998930393   A 19980618 200271 E
                              WO 1998US12759   A 19980618

Priority Applications (no., kind, date): US 1997958120 A 19971027; US
  1999371398 A 19990810
Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
WO 1999022537   A1 EN   27   6
National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH
   CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS
   LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
   TT UA UG UZ VN YU ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
   GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW
AU 199879794   A   EN   Based on OPI patent   WO 1999022537
US 6144847   A   EN   Continuation of application US
   1997958120
                                   Continuation of patent US 5983094
EP 1243148   A1 EN   PCT Application WO 1998US12759
                                   Based on OPI patent   WO 1999022537
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE
   IT LI LU MC NL PT SE

  Alerting Abstract ...ADVANTAGE - Combines versatility and
convenience of using purchase accounts, such as credit card

accounts for purchase of goods and services with making additional
amounts of airtime available to cellular telephone users without additional
expense enabling use of purchase accounts

Original Publication Data by Authority

Argentina

 19/3,K/13   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0006585180 - Drawing available
WPI ACC NO: 1993-397535/199350
XRPX Acc No: N1993-307320
Time base converter for video frame rate conversion - reads images into
stores using modulo-N counter output as trigger which also controls writing
to multiplexer at output rate
Patent Assignee: SONY UK LTD (SONY)
Inventor: KEATING S M
Patent Family (4 patents, 3 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
GB 2268354	A	19940105	GB 199213512	A	19920625	199350	B
JP 6296263	A	19941021	JP 1993155581	A	19930625	199502	E
US 5404170	A	19950404	US 199346134	A	19930415	199519	E
GB 2268354	B	19951025	GB 199213512	A	19920625	199546	E

Priority Applications (no., kind, date): GB 199213512   A 19920625

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
GB 2268354	A	EN	38	10	
JP 6296263	A	JA	17		
US 5404170	A	EN	19	10	
GB 2268354	B	EN	1		

   Alerting Abstract ...USE/ADVANTAGE - Video standards conversion.
Accounts for movement between combined frames.

Original Publication Data by Authority

Argentina

 19/3,K/14   (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0004921309 - Drawing available
WPI ACC NO: 1989-309685/198942
Processing system for managing bi-media investment - profit making
and draft accounts are combined for management via computer
Patent Assignee: ALLDREDGE R L (ALLD-I)
Inventor: ALLDREDGE R L

```
Patent Family (3 patents,  18 countries)
Patent                          Application
Number          Kind   Date     Number          Kind    Date     Update
WO 1989009451    A    19891005  WO 1988US1097    A     19880329  198942  B
                                WO 1988US1097    A     19880329
AU 198817041     A    19891016  AU 198817041     A     19880325  199008  NCE
CA 1322055       C    19930907  CA 613662        A     19890927  199342  NCE

Priority Applications (no., kind, date): WO 1988US1097  A  19880329; CA
   613662  A  19890927


Patent Details
Number          Kind  Lan  Pg  Dwg  Filing Notes
WO 1989009451    A    EN   42    6
National Designated States,Original:  AU BR DK FI JP KR NO
Regional Designated States,Original:  AT BE CH DE FR GB IT LU NL SE
CA 1322055       C    EN

...profit making and draft accounts are combined for
management via computer

Original Publication Data by Authority

Argentina


 19/3,K/15     (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0004020125
WPI ACC NO: 1987-117703/198717
Wound closure product inventory management system - allows consolidation of
different manufacturer's products by physical characteristics and surgical
use
Patent Assignee: ETHICON INC  (ETHI)
Inventor: CALDERONE R J; MURRAY D R
Patent Family (2 patents,  5 countries)
Patent                          Application
Number          Kind   Date     Number          Kind    Date     Update
EP 220021        A    19870429  EP 1986307762    A     19861008  198717  B
AU 198663616     A    19870416                                   198721  E

Priority Applications (no., kind, date): US 1985785704  A  19851009

Patent Details
Number          Kind  Lan   Pg  Dwg  Filing Notes
EP 220021        A    EN    5    2
Regional Designated States,Original:  DE FR GB IT

Original Publication Data by Authority

Argentina


Assignee name & address:
Original Abstracts:
```

In combination, in a system for processing, classifying, consolidating and optimizing inventories of wound closure products for inventory accounts, said account comprising a plurality of wound closure products manufactured or supplied by different entities, said products being of various sizes, configurations and materials, said...
Claims:

19/3,K/16   (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0002216496
WPI ACC NO: 1981-C6037D/198112
Whip antenna of reduced length for marine VHF communication - has U-shaped inductor of resonant circuit fitted in waterproof housing and connected to whip-rod
Patent Assignee: PEOPLES J C (PEOP-I)
Inventor: PEOPLES J C
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 4254420	A	19810303	US 1980110121	A	19800107	198112 B
			US 1980110121	A	19800107	

Priority Applications (no., kind, date): US 1980110121 A 19800107

  Alerting Abstract ...The whip conductor is designed to be three half-wave lengths long and when in combination with the resonant circuit, radiates power in perfect phase relationship that accounts for a power gain in the order of ten dB.

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...inductance being coupled in series electrically with a variable capacitor. The whip conductor is designed to be three half-wave lengths long and when in combination with the resonant circuit, radiates power in perfect phase relationship that accounts for a power gain in the order of ten DB.
Claims:

19/3,K/17   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2009 The IET. All rts. reserv.

08374516
Title: Thermal modelling of a permanent magnet brushless machine for
   application in an electro-hydraulic actuator
Authors(s): Powell, D.J.; Schofield, N.; Howe, D.
Author Affiliation: Dept. of Electron. & Electr. Eng., Univ. of Sheffield,
   UK

Abstract: ...and heat transfer within the motor/pump combination, due to
   fluid friction loss, has necessitated detailed thermal modelling to
   complement the electromagnetic design synthesis and optimisation.
   The thermal model developed in SABER is of the machine/pump
   combination, accounts for heat flow in three dimensions, and
   accounts for ohmic, electromagnetic and fluid friction losses. It
   has the capability to model fault conditions in both conventional and
   fault tolerant machines-as each phase...

 19/3,K/18   (Item 2 from file: 2)
DIALOG(R)File   2:INSPEC

07597487
Title: Perceptual organization based on temporal dynamics
Authors(s): Xiuwen Liu; Wang, DeL.L.
Author Affiliation: Dept. of Comput. & Inf. Sci., Ohio State Univ.,
   Columbus, OH, USA
Book Title: IJCNN'99. International Joint Conference on Neural Networks.
   Proceedings (Cat. No.99CH36339)
Inclusive Page Numbers: 2679-84 vol.4
Publisher: IEEE, Piscataway, NJ
Country of Publication: USA
Publication Date: 1999
Conference Title: Proceedings of International Conference on Neural
   Networks
Conference Date: 10-16 July 1999
Conference Location: Washington, DC, USA
Conference Sponsor: Int. Neural Network Soc. Neural Netowrks Council of
   IEEE
ISBN: 0 7803 5529 6
U.S. Copyright Clearance Center Code: 0 7803 5529 6/99/$10.00
Item Identifier (DOI): http://dx.doi.org/10.1109/IJCNN.1999.833501
Part: vol.4

Number of Pages: 6 vol. lxii+4439
Language: English
Subfile(s): A (Physics); C (Computing & Control Engineering)
INSPEC Update Issue: 2000-020
Copyright: 2000, IEE

Abstract: ...and a modal completion, virtual contours, grouping and shape
   decomposition are explained by the model with a fixed set of parameters.
   Computationally, the system eliminates combinatorial
   optimization, which is common to many existing computational
   approaches. It also accounts for more examples that are consistent
   with psychological experiments. In addition, the boundary-pair
   representation is consistent with well-known on- and off-center cell...

 19/3,K/19   (Item 3 from file: 2)
DIALOG(R)File   2:INSPEC

06113868
Title: Coherent beam combining: optical loss effects on power scaling
Authors(s): Schuster, G.L.; Andrews, J.R.
Author Affiliation: NASA Langley Res. Center, Hampton, VA, USA
Journal: Applied Optics, vol.34, no.30, pp.6801-5
Country of Publication: USA
Publication Date: 20 Oct. 1995
ISSN: 0003-6935
CODEN: APOPAI
U.S. Copyright Clearance Center Code: 0003-6935/95/306801-05$06.00/0
Language: English
Subfile(s): A (Physics); B (Electrical & Electronic Engineering)
INSPEC Update Issue: 1995-046
Copyright: 1995, IEE

Abstract: A model for a coherent array of semiconductor laser amplifiers
   that has multiple stages and uses pairwise beam combining at the
   final stage has been developed. The model accounts for gain
   saturation of the individual amplifier elements, optical-coupling
   losses, and coherent-combining efficiency. The individual
   amplifier parameters are derived from experimental data. System size,
   efficiency, and output power are calculated as functions of
   optical-coupling efficiency and...

 19/3,K/20   (Item 4 from file: 2)
DIALOG(R)File   2:INSPEC

05991691
Title: Ground noise estimation and minimization in integrated circuit
   packages
Authors(s): Williamson, J.; Kalaichelvan, K.; Nakhla, M.; Zhang, Q.J.; van
   der Puije, P.
Author Affiliation: Bell-Northern Res. Ltd., Ottawa, Ont., Canada
Book Title: 1993 International Symposium on Electromagnetic Compatibility
   Symposium Record

Abstract: ...potential of an IC. This shift is caused primarily by fast
   switching currents in the largely inductive IC package leads. The
   problem is addressed by combining a novel system matrix
   formulation which accounts for multiple ground circuits with pin
   assignment optimization by simulated annealing. By extraction of
   the parasitic self and mutual inductances from the tracks in a chip
   package one can construct a reduced system...

 19/3,K/21   (Item 5 from file: 2)
DIALOG(R)File 2:INSPEC

Abstract: ...takes the point of view of the smuggler who wishes to develop
   the smuggling strategy which maximizes some characteristic (e.g. the
   mean) of the profit attained. The DP explicitly accounts for
   a smuggler who must combine his short-run profit goals with
   his need to gain future information about the configuration of the
   cutters. We develop a Monte Carlo sampling procedure to generate
   estimates of the random variables used in the...

 19/3,K/22   (Item 6 from file: 2)
DIALOG(R)File   2:INSPEC

05580452
Title: A model for R&D project selection with combined benefit, outcome
   and resource interactions
Authors(s): Schmidt, R.L.
Author Affiliation: Carlson Sch. of Manage., Minnesota Univ., Minneapolis,
   MN, USA
Journal: IEEE Transactions on Engineering Management, vol.40, no.4, pp.
403-10
Country of Publication: USA
Publication Date: Nov. 1993
ISSN: 0018-9391
CODEN: IEEMA4
U.S. Copyright Clearance Center Code: 0018-9391/93/$03.00
Item Identifier (DOI): http://dx.doi.org/10.1109/17.257733
Language: English
Subfile(s): B (Electrical & Electronic Engineering); E (Mechanical &
   Production Engineering)
INSPEC Update Issue: 1994-002

Abstract: ...of R&D projects is complicated by several types of
   interactions. Three types of interactions are generally recognized to
   occur within a set of projects: benefit interactions, resource
   interactions, and outcome interactions. The author presents a model that
   accounts for the combined effect of benefit, outcome,
   and resource interactions within a single set of projects. The model
   also allows for the allocation of several different resources. A branch
   and bound...

 19/3,K/23   (Item 7 from file: 2)
DIALOG(R)File   2:INSPEC

05577036
Title: Optimizing staff scheduling by Monte-Carlo simulation
Authors(s): Scipione, D.; Sullivan, F.; Zavadsky, V.; Betlach, T.; Dong,
   X.; Coker, C.; Scipione, L.; Scipione, J.; Cook, J.; Scipione, P.; Cork,
   R.C.
Author Affiliation: Acme Express Inc., Cleveland, OH, USA
Inclusive Page Numbers: 678-81

Publisher: McGraw-Hill, New York, NY
Country of Publication: USA
Publication Date: 1993
Conference Title: Sixteenth Annual Symposium on Computer Applications in
    Medical Care
Conference Date: 8-11 Nov. 1992
Conference Location: Baltimore, MD, USA
Conference Sponsor: American Medical Inf. Assoc.
Editor(s): Frisse, M.E.
ISBN: 0 07 055023 9
U.S. Copyright Clearance Center Code: 0195-4210/93/$5.00
Number of Pages: xxvii+859
Language: English
Subfile(s): C (Computing & Control Engineering)
INSPEC Update Issue: 1994-001
Copyright: 1994, IEE

Abstract: DOCS is a computer program which generates the staff schedule.
    An accounting framework is combined with an optimization
    technique that searches for a schedule in which all accounts are
    simultaneously in balance. The search is accomplished using a
    Monte-Carlo process which shuffles staff within the schedule. The
    shuffling is biased according to...

 19/3,K/24   (Item 8 from file: 2)
DIALOG(R)File   2:INSPEC

05249397
Title: Modeling the profitability of customer relationships: development
    and impact of Barclays de Zoete Wedd's BEATRICE
Authors(s): Stuchfield, N.; Weber, B.
Inclusive Page Numbers: 687-96 vol.4
Publisher: IEEE Comput. Soc. Press, Los Alamitos, CA
Country of Publication: USA
Publication Date: 1991
Conference Title: Proceedings of the Twenty-Fifth Hawaii International
    Conference on System Sciences (Cat. No.91TH0394-7)
Conference Date: 7-10 Jan. 1992
Conference Location: Kauai, HI, USA
Conference Sponsor: Univ. Hawaii ACM IEEE Pacific Res. Inst. Inf. Syst.
    Manage
Editor(s): Milutinovic, V.; Shriver, B.D.; Nunamaker, J.F., Jr.; Sprague,
    R.H., Jr.
ISBN: 0 8186 2420 5
U.S. Copyright Clearance Center Code: 0073-1129/92$3.00
Item Identifier (DOI): http://dx.doi.org/10.1109/HICSS.1992.183378
Number of Pages: 4 vol. (xv+831+xv+877+xii+670+xiii+729)
Language: English
Subfile(s): C (Computing & Control Engineering); E (Mechanical &
    Production Engineering)
INSPEC Update Issue: 1992-044
Copyright: 1992, IEE

Abstract: ...relationships. With information on the profitability of

customer relationships, managers can identity and defend their most
attractive market segments, and aim to turn loss-making accounts
into profitable ones. BZW, a London-based securities house,
developed an innovative information system that combines
activity-based accounting principles and a model of customer
profitability based on an income assignment for each of the 6000 trades
the firm makes in...

 19/3,K/25   (Item 9 from file: 2)
DIALOG(R)File   2:INSPEC

04898453
Title: MEDICI-knowledge based investment consultation
Authors(s): Bohm, C.; Kohl, A.; Rataj Rattke, E.; Streck, G.
Author Affiliation: Ta Triumph-Adler AG, Nurnberg, Germany
Inclusive Page Numbers: 127-8
Publisher: SGAICO Technol. Transfer, Lugano
Country of Publication: Switzerland
Publication Date: 1990
Conference Title: 3rd International Symposium. Commercial Expert Systems
   in Banking and Insurance. Interfaces - Gateway to the Services of the
   90s
Conference Date: 15-16 May 1990
Conference Location: Lugano, Switzerland
Conference Sponsor: Union Bank of Switzerland
Editor(s): Bernold, T.
Number of Pages: 234
Language: English
Subfile(s): D (Information Technology for Business); E   (Mechanical &
   Production Engineering)
INSPEC Update Issue: 1991-012
Copyright: 1991, IEE
Abstract: ...societies in the selection of profitable investment forms.
   Depending on the available amount of money a customer wants to invest
   the system offers a portfolio combining shares, mutual funds,
   securities, accounts, real estates, previous metals, and
   insurances in an optimized way. Optimization means search
   for `good' investments (e.g. in terms of the price-earning-ratio for
   shares) as well as the selection of shares of companies...

 19/3,K/26   (Item 10 from file: 2)
DIALOG(R)File   2:INSPEC

04767958
Title: Hewitt Associates: protecting caller privacy
Authors(s): Voss, R.
Author Affiliation: Hewitt Associates, Lincolnshire, IL, USA
Journal: Business Communications Review, vol.20, no.9, pp.34-5
Country of Publication: USA
Publication Date: Sept. 1990
ISSN: 0162-3885
CODEN: BCORBD

Language: English
Subfile(s): D (Information Technology for Business); E (Mechanical &
   Production Engineering)
INSPEC Update Issue: 1991-001
Copyright: 1991, IEE

Abstract: ...Amdahl 5870 host computer and Periphonics voice response unit
   (VRU). One of their clients asked Hewitt to provide its employees with
   access to their corporate benefit plan accounts through a
   combination of voice response and live agent assistance. The
   solution was to implement CallPath on both the mainframe and the CBX

 19/3,K/27   (Item 11 from file: 2)
DIALOG(R)File   2:INSPEC

04380588
Title: Operator model-based design and evaluation of advanced systems:
   computational models
Authors(s): Schryver, J.C.
Author Affiliation: Oak Ridge Nat. Lab., TN, USA
Inclusive Page Numbers: 121-7
Publisher: IEEE, New York, NY
Country of Publication: USA
Publication Date: 1988
Conference Title: Conference Record for 1988 IEEE Fourth Conference on
   Human Factors and Power Plants (IEEE Cat. No.88CH2576-7)
Conference Date: 5-9 June 1988
Conference Location: Monterey, CA, USA
Conference Sponsor: IEEE ANS, ISA
Editor(s): Hagen, E.W.
Item Identifier (DOI): http://dx.doi.org/10.1109/HFPP.1988.27489
Number of Pages: xii+596
Language: English
Subfile(s): B (Electrical & Electronic Engineering); C (Computing &
   Control Engineering); E (Mechanical & Production Engineering)
INSPEC Update Issue: 1989-012
Copyright: 1989, IEE

Abstract: ...integrated design of advanced control and protection systems
   for new nuclear power plants. A computational model called INTEROPS
   (integrated reactor operator system) is described which accounts
   for the cognitive activities of the operator by combining the
   advantages of network simulation and knowledge-based simulation.
   The INTEROPS model is a time-based simulation model which can be coupled
   with and control a thermal...

 19/3,K/28   (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01846915 ORDER NO: AADAA-I3023508
On the effect of the term structure of interest rates on corporate capital
structure: Theory and evidence

```
Author:  Nejadmalayeri, Ali
Degree:  Ph.D.
Year:    2001
Corporate Source/Institution:  The University of Arizona (0009)
Source:  VOLUME 62/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
         PAGE 2837. 190 PAGES
ISBN:        0-493-35739-4
```

   ...of the yield curve rise, the incidence of debt financing drops. I
find that the information content of the term structure of interest rates
regarding aggregate corporate profitability (i.e.
aggregate default risk) accounts for the stylized facts. I also
find that tax shield distortions induced by changes of interest rates
marginally affect the debt-equity choice. Additionally, inflation...

```
 19/3,K/29     (Item 2 from file: 35)
DIALOG(R)File  35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01219245  ORDER NO: AAD92-14516
DIRECT SEQUENCE SPREAD SPECTRUM CELLULAR RADIO (RADIO)
  Author:  KCHAO, CHAMROEUN
  Degree:  PH.D.
  Year:    1991
  Corporate Source/Institution:  GEORGIA INSTITUTE OF TECHNOLOGY (0078)
  Source:  VOLUME 52/12-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 6569. 160 PAGES
```

     ...fading, multiple-access interference, and background noise. Three
types of differentially coherent receivers are analyzed; a multipath
rejection receiver, a RAKE receiver with predetection selective
combining, and a RAKE receiver with postdetection equal gain
combining. The analysis also accounts for the effects of error
correcting coding and uplink power control.
     For the multiple cell DS CDMA mobile radio system approximate
expressions are derived for...

```
 19/3,K/30     (Item 3 from file: 35)
DIALOG(R)File  35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01135923  ORDER NO: AAD90-23155
USER INFORMATION SATISFACTION (UIS) AND USER PRODUCTIVITY: AN EMPIRICAL
EXAMINATION
  Author:  GATIAN, AMY ELIZABETH WILLIAMS
  Degree:  PH.D.
  Year:    1989
  Corporate Source/Institution:  VIRGINIA POLYTECHNIC INSTITUTE AND STATE
           UNIVERSITY (0247)
  Source:  VOLUME 51/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 2800. 252 PAGES
```

     ...system related problem finding was correlated with elimination of
steps and making jobs easier for managers, and with helping academic users

track activity in research accounts, and to feel they have
benefited overall from FRS. (3) Satisfaction with the linear
combination of inputs and problem finding was correlated with
financial transactions per full time employee equivalents (FTE), late
internal reports per total internal reports and number...

 19/3,K/31   (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01132737 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
CONFUCIANISM AND ECONOMIC DEVELOPMENT: AN EXPLANATION TO THE TAIWAN
EXPERIENCE (CHINA)
  Author: CHIANG, MIN-HSIU
  Degree: PH.D.
  Year: 1990
  Corporate Source/Institution: UNIVERSITY OF SOUTHERN CALIFORNIA (0208)
  Source: VOLUME 51/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 2514.

     ...engine" for the emergence of modern capitalism in the West. In his
book The Religion of China (1964), he suggested that the absence of the
combination of these two variables accounts primarily for the
absence of the spirit of capitalism and economic development. Weber
charged that Confucianism is the major determinant of the failure of
China's economic development.
     This dissertation is an attempt to...

 19/3,K/32   (Item 5 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

1032491 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
A NONISOTHERMAL BLACK OIL MODEL (FLOODING)
 Original Title: NICHTISOTHERMES BLACK-OIL-MODELL

  Author: EMS, LUDWIG
  Degree: DR.MONT.
  Year: 1988
  Corporate Source/Institution: MONTANUNIVERSITAET LEOBEN (AUSTRIA) (5804)
  Source: VOLUME 50/01-C OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 145. 161 PAGES
  Location of Reference Copy: DEPARTMENT OF RESERVOIR ENGINEERING,
               MONTANUNIVERSITAT, A-8700 LEOBEN, AUSTRIA

     ...consuming in practical applications. Getting the necessary input
data often creates difficulties for the user. Therefore, it was necessary
to develop a numerical model which combines the advantages of a
black oil model with its simple input and thermal model which
accounts for temperature dependence of fluid and rock properties. In
this work, a new non-isothermal black oil model is introduced which
contains the three mass...

19/3,K/33   (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2009 The HW Wilson Co. All rts. reserv.

1159057 H.W. WILSON RECORD NUMBER: BAST94027642
Algorithm for expansion planning in distribution systems taking faults into
  consideration
Nara, K; Kuwabara, H; Kitagawa, M
IEEE Transactions on Power Systems v. 9 (Feb. '94) p. 324-30
DOCUMENT TYPE: Feature Article ISSN: 0885-8950

ABSTRACT: The authors propose a solution algorithm for expansion planning in
electrical distribution systems that accounts for fault cases.
The expansion planning problem in distribution systems is a complex
combinatorial optimization problem that is complicated by
uncertainty concerning the random nature of faults. In the proposed
algorithm, the complete problem is decomposed into sub-problems according
...

19/3,K/34   (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2009 The New York Times. All rts. reserv.

07931147   NYT Sequence Number: 609099011211
SOCIAL SECURITY PANEL PRESENTS OPTIONS BUT NO UNIFIED PLAN
Stevenson, Richard W
New York Times, Col. 1, Pg. 23, Sec. A
Tuesday December 11 2001

ABSTRACT:
     ...workers to invest part of their payroll taxes on Wall Street; critics of
Bush's approach say report shows that is impossible to create
personal accounts without some combination of deep cuts in
guaranteed benefits or additional revenue that would ultimately come
from taxpayers (M)

CORRECTION:

19/3,K/35   (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2009 The New York Times. All rts. reserv.

01117983   NYT Sequence Number: 067127810927
(Didi Moore discusses how two-income families manage their money. Examines
  problems caused by traditional sex roles. Describes conflicts arising
  from unequal paychecks. Claims two-income couples quarrel more than
  others. Discusses advantages and disadvantages of pooling
  money and maintaining separate accounts. Photo (L).)
MOORE, DIDI
New York Times, Col. 1, Pg. 91, Sec. 6
Sunday September 27 1981

...manage their money. Examines problems caused by traditional sex roles.
  Describes conflicts arising from unequal paychecks. Claims two-income

couples quarrel more than others. Discusses advantages and
  disadvantages of pooling money and maintaining separate
  accounts. Photo (L).)

 19/3,K/36   (Item 3 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2009 The New York Times. All rts. reserv.

00840590   NYT Sequence Number: 026342780707
(Federal Deposit Insurance Corp plans to decide on legality of 6-month
  savings certificates linked to Treasury bill rates introduced by Casco
  Bank & Trust Co, Portland, Maine. Casco Bank says that its new savings
  instrument, which is basically a combination of time deposit and
  passbook loan, is designed to benefit savers with small
  accounts. FDIC officials, however, voiced reservations about
  legality of proposal and assert that it might be in violation of banking
  regulations that sets ceiling on interest rates banks are allowed to pay
  on deposits (S).)
New York Times, Col. 3, Pg. 2, Sec. 4
Friday July 7 1978

...linked to Treasury bill rates introduced by Casco Bank & Trust Co,
  Portland, Maine. Casco Bank says that its new savings instrument, which
  is basically a combination of time deposit and passbook loan, is
  designed to benefit savers with small accounts. FDIC
  officials, however, voiced reservations about legality of proposal and
  assert that it might be in violation of banking regulations that sets
  ceiling on interest...

 19/3,K/37   (Item 4 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2009 The New York Times. All rts. reserv.

00825472   NYT Sequence Number: 096250771227
(Editorial criticizes recent Carter Adm warnings to Japan as 'too blunt and
  too panicky'. Urges broader perspective and also urges Japan to follow
  through on earlier commendable announcements by some Japanese officials
  that Govt was planning to increase growth rate to 7%. Warns that US-Japan
  crisis could damage stability of Asia. Holds that bilateral US-Japan
  trade figures are misleading and urges more careful attention to Japan's
  overall trade accounts. Maintains that aggregate employment
  in US would suffer rather than benefit from higher obstacles to
  trade. Cautions that, if Japan liberalizes its trade policies, main
  beneficiaries are not likely to be US and GB, but countries like S Korea,
  China and Brazil for manufactured products and Australia and New Zealand
  for grains and meats. Contends that internatl economy will benefit when
  Japan and West Ger, together with US, work more closely together to
  stimulate their economies (M).)
New York Times, Col. 1, Pg. 34
Tuesday December 27 1977

...crisis could damage stability of Asia. Holds that bilateral US-Japan
  trade figures are misleading and urges more careful attention to Japan's
  overall trade accounts. Maintains that aggregate employment

in US would suffer rather than benefit from higher obstacles to
  trade. Cautions that, if Japan liberalizes its trade policies, main
  beneficiaries are not likely to be US and GB, but countries...

 19/3,K/38   (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs

06015094
COMMODITIES
ANGRIST, STANLEY W
Wall Street Journal, Col. 3, Pg. 1, Sec. C
Sunday June 2 1991

ABSTRACT:
      Commodity trading advisers--those who trade full time for themselves and for
others through private accounts or pooled
investments--are earning steady profits in fast-growing, risky
commodities markets (M)

CORRECTION:

 19/3,K/39   (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs

01088849   NYT Sequence Number: 007566770321
(Latest 'fad' among mgrs of investment funds and portfolios is 'S & P
  indexing', which involves keeping proportion of stocks in portfolio
  consistent with ratios in Standard & Poor's 500 index. Leader of 500 cos,
  IBM, has total capitalization that accounts for 6.3% of
  combined value of all components of index, so advocates of
  'indexing' try to maintain portfolios of which 6.3% is IBM. Technique has
  not been universally accepted by all money mgrs. Critics feel method is
  game of trying to attain the norm, and thereby mediocrity. Feel
  over-attention given to a stock's place in S & P index results in giving
  secondary consideration to co's business outlook. Popularity of S & P
  indexing has grown since late '74, when Comptroller of Currency required
  large bank trust depts to rept their holdings qrly. Recent trends in S &
  P index and bank portfolios examined. Table lists top 20 stocks and their
  respective percentages of S & P index, bank holdings, mutual fund
  holdings and combined bank and mutual fund holdings (L).)
ELIA, CHARLES J
Wall Street Journal, Col. 6, Pg. 1
Monday March 21 1977

...indexing', which involves keeping proportion of stocks in portfolio
  consistent with ratios in Standard & Poor's 500 index. Leader of 500 cos,
  IBM, has total capitalization that accounts for 6.3% of
  combined value of all components of index, so advocates of
  'indexing' try to maintain portfolios of which 6.3% is IBM. Technique has
  not been universally...

19/3,K/40   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09462334
Storkontroll av norsk tolljuks
  NORWAY: EU TO EXAMINE SUSPECTED CUSTOMS FRAUD
Dagens Naeringsliv (DN)   13 Feb 2001 p.18-19
Language: NORWEGIAN

... EU and Norway has made it possible for Norway to reduce its fish export
duties to the EU whereas Russia cannot make use of this advantage.
Fish of Russian origin accounts for a large share of Norway's
combined fish exports.

19/3,K/41   (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09426734
BOT-Mitsubishi, Mizuho eye preferred accounts with minimum balance f\
  JAPAN: BANKS TO UNVEIL MINIMUM BALANCE ACCOUNT
Nikkei Net Interactive (ATM)   13 Dec 2000 NihonKeizai Shimbun online
Language: ENGLISH

... of account at the end of a month. Via the new account, banks will have
permanent income source in form of monthly fee from low-profit small
accounts, while depositors can combine their banking
transactions under a single account. Meanwhile, other banks such as
Industrial Bank of Japan, Fuji Bank and Dai-Ichi Kangyo Bank, three members
...

19/3,K/42   (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09346328
Blir bare st6rre pV mobil
  NORWAY:TELENOR SHOWS GROWTH IN MOBILE TELEPHONY
Aftenposten (AF)   16 Aug 2000 p.online
Language: NORWEGIAN

... Mobile Communications (TMC) doubled its operating profit to NOK700mn
(US$85mn) in the first half of 2000 compared with the same period last
year. TMC accounts for 35% of Telenor's combined operating
profit and 60% of Telenor's growth in earnings from sales profits in
the first half of 2000. Even Telenor's Internet and broadband operations
are...

19/3,K/43   (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09193884
BT gets Cellnet ultimatum
  UK: BT TO GROUPS ITS MOBILE-RELATED BUSINESSES
Guardian (GN)   06 Nov 1999 p 27
Language: ENGLISH

Oftel has insisted that British Telecommunications (BT) must combine
 its mobile-related businesses into a single division with separate
accounts if it wants to gain 100% control of Cellnet. BT's
unified mobile business will consist of BT Paging, BT Mobile and BTCellnet.
Oftel claims the combining of BT's...

 19/3,K/44   (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06604659
BT Loses Appeal On Value Of Assets for Tax Purposes
  UK: GBt 552MN RATEABLE VALUE PUT ON BT
Wall Street Journal Europe (WSJ)   24 March 1998 p.5
Language: ENGLISH

The UK Central London Valuation Tribunal has agreed with the Inland Revenue
that the properties owned by British Telecom have a combined rateable
value of GBt 552mn. The calculation was made using BT's profits and
accounts , rather than assessing all its capital assets which would
have been too complicated to compile. BT had preferred the latter form of
valuation and claims...

 19/3,K/45   (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06464873
Forte hausse du bZnZfice des SociZtZs de Bourbon
  FRANCE: SOCIETES DE BOURBON'S 1996 FIGURES
La Tribune (XOT)   30 Apr 1997 p.9
Language: FRENCH

... made a group net profit of FFr 145mn, an increase of 91%. Cash flow
increased by 42% to FFr 419mn as a result of increased profits in
these various sectors combined with the sale of Brasseries de
Bourbon. The shipping sector accounts for 26% of total company
turnover.

 19/3,K/46   (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

06299093
Intel's Pentium Pro processor arrives in Indonesia
  PHILIPPINES: TRUST OPERATION APPROVED
Business World (XAJ)   03 Apr 1996 P.9

Language: ENGLISH

... up a new branch to provide trust operations and investment management services. For a trust company, Pentacapital has exceeded the minimum required PP 250-mm capitalisation set with a combined capital accounts of PP 303.107 mn.

19/3,K/47   (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

06084883
Grammy underwriters
  THAILAND: GRAMMY TO ISSUE 10 MN SHARES
The Nation (XBO)   2 Dec 1994 P.B14 Business
Language: ENGLISH

... 165 each. In 1994, Grammy is expected to generate more than B 1.6 bn in sales, and more than B 230 mn in net profit. Its music business accounts for about 42.1% of its aggregate revenue.

19/3,K/48   (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

05993088
Suurteollisuus paransi tulostaan viime vuonna selvasti
  FINLAND: INDUSTRY PERFORMANCE IN 1993
Tilastouutisia   23 May 1994 p. 1,2,3
Language: FINNISH

The Central Statistical Office has compiled an overview of the 1993 final accounts of major industrial companies in Finland. Their combined profit after financial items amounted to FMK 7.9bn (USD 1.5bn) in 1993, up about FMK 6bn from 1992. Improved results are attributed to turnover...

19/3,K/49   (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

05156237
Smurfit Group unites Irish and UK operations
  UK/IRELAND - SMURFIT GROUP TO JOIN UK AND IRISH OPERATIONS
Irish Times (IT)   25 June 1992 p12

... Profit in the UK increased to IP13.6 mil vs IP8.8 mil on sales of IP193.0 mil vs IP132.0 mil. The new combined area accounts for 23.2% of Group profit . From September 1992 the Smurfit group will consist of Smurfit Continental Europe, Smurfit Latin America, Smurfit USA and Smurfit Ireland/UK.

19/3,K/50   (Item 11 from file: 583)

04902330
Stephane Kelian va lever 30 millions de francs
  FRANCE - STEPHANE KELIAN TO RAISE FUNDS TO FINANCE DEVELOPMENT
Agence Economique & Financiere (AEF)   7 February 1992 p5
ISSN: 0755-1940
Language: French

... of FFr15.2 mil on turnover of FFr195 mil in FY90/91. Asphalto and
Misstyl, subsidiaries, which both specialise in mid-range shoes had a
combined net profit of FFr6 mil in FY90/91. Retailing
accounts for 45% of group turnover, and has the potential for
development, but accounted for only FFr1 mil profit in FY90/91. Opening new
stores affects...

19/3,K/51   (Item 12 from file: 583)

04840682
Pulled in two directions
  UK - STEETLEY LOOKS TO RESTRUCTURE BRICK MARKET
Building (BG)   17 January 1992 p15
ISSN: 0007-3318

... European JV with Tarmac will help rationalising. The JV discussions are
on hold as the outcome of the Redland/Steetley issue continues. The group's
aggregates production in France accounts for 28 of operating
profit, while Spain accounts for 10%, the UK 16% and the US
13%. The extended article looks at the group in more detail.

19/3,K/52   (Item 13 from file: 583)

03556167
DUNSDALE SHARE DEALING RING INVESTIGATED
  UK - DUNSDALE SHARE DEALING RING INVESTIGATED
Financial Times (C) 1991 (FT)   27 June 1990 p1,22

Dunsdale Securities, investment group, is being investigated by city
regulators over its alleged participation in an illegal share dealing ring,
involving making profit from the pooling of price sensitive
information. Some share accounts held by Dunsdale have apparently
been used for a prolonged sharedealing arrangement involving the technique
of front-running, where parties deal in the share market...

19/3,K/53   (Item 14 from file: 583)

00940511
BBA REPORTS INCREASED PROFITS THROUGH ACQUISITIONS
  UK - BBA REPORTS INCREASED PROFITS THROUGH ACQUISITIONS
Financial Times (C) 1991 (FT)   11 March 1987 p26

... acquisitions, including Brake & Clutch Industries of Australia. Its
Automotive Products division failed to live up to expectations, and made a
loss. The automotive division now accounts for 83% of combined
 sales, but contributes only 68% of profits.

 19/3,K/54   (Item 1 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database
(c) 2009 CSA. All rts. reserv.

0011601883   IP ACCESSION NO: 08770723
Simulation and optimization technologies for petroleum waste management and
remediation process control

Qin, X.S.; Huang, G.H.; He, L.
University of Regina, Regina, Saskatchewan S4S 0A2, Canada
AUTHOR EMAIL: huang@iseis.org

Journal of Environmental Management, v 90, n 1, p 54-76, Jan. 2009

PUBLISHER: Academic Press, Inc., 24-28 Oval Rd, London, NW1 7DX
COUNTRY OF PUBLICATION: UK
PUBLISHER URL: http://www.academicpress.com
PUBLISHER EMAIL: apsubs@acad.com

DOCUMENT TYPE: Journal Article
RECORD TYPE: Abstract
LANGUAGE: English
ISSN: 0301-4797
NUMBERS: Publisher ID: S030147970800162X
FILE SEGMENT: Environmental Engineering Abstracts
ABSTRACT:
... design and management of various remediation systems are still
challenging to practitioners. In recent years, the subsurface simulation
model has been combined with techniques of optimization to address
important problems of contaminated site management. The combined
simulation-optimization system accounts for the complex
behavior of the subsurface system and identifies the best management
strategy under consideration of the management objectives and constraints.
During the past...

 19/3,K/55   (Item 2 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database
(c) 2009 CSA. All rts. reserv.

0011291844   IP ACCESSION NO: 08776682
Essays on the economics of land use and water quality.
BOOK TITLE: Dissertation Abstracts International, volume 69, number 01

Suter, Jordan F.

, Suppl. A
PAGES: 173

DOCUMENT TYPE: Books/Monographs
RECORD TYPE: Abstract
LANGUAGE: English
ISBN: 9780549432111
NUMBERS: Publisher ID: AAI3295853
FILE SEGMENT: Environmental Engineering Abstracts

ABSTRACT:
... with a voluntary-threat policy. The second essay introduces a model
for determining an optimal wildlife corridor that, in a departure from
previous corridor research, accounts for both the costs and
benefits of individual parcels. By combining parcel-level costs
and benefits for land areas connecting three ecosystems in the
Northern Rockies, the economic tradeoffs inherent in corridor design are
empirically examined. By varying the granularity of...

 19/3,K/56   (Item 3 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database

0010065648   IP ACCESSION NO: 200808-71-1185716; 200808-61-1285980;
20081144805; A08-99-1247647
Whip antenna of reduced length for VHF radio communication

Peoples, John C

, USA
PUBLISHER URL:
http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netaht
ml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=4254420.PN.&OS=pn/4254420&
RS=PN/4254420

DOCUMENT TYPE: Patent
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Metadex; Mechanical & Transportation Engineering Abstracts;
ANTE: Abstracts in New Technologies and Engineering; Aerospace & High
Technology

ABSTRACT:
... inductance being coupled in series electrically with a variable
capacitor. The whip conductor is designed to be three half-wave lengths
long and when in combination with the resonant circuit, radiates
power in perfect phase relationship that accounts for a power
gain in the order of ten DB.

 19/3,K/57   (Item 4 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database

0005769573   IP ACCESSION NO: 461297
Perceptual organization based on temporal dynamics

Liu, Xiuwen; Wang, De Liang L
Ohio State Univ, Columbus, OH, USA

PAGES: 2679-2684
PUBLICATION DATE: 1999

PUBLISHER: IEEE, , (USA)

CONFERENCE:
International Joint Conference on Neural Networks (IJCNN'99), Washington,
DC, USA, 10 July-16 July 1999

DOCUMENT TYPE: Conference Paper
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Computer & Information Systems Abstracts

ABSTRACT:
... modal and amodal completion, virtual contours, grouping and shape
decomposition are explained by the model with a fixed set of parameters.
Computationally, the system eliminates combinatorial
optimization, which is common to many existing computational
approaches. It also accounts for more examples that are consistent
with psychological experiments. In addition, the boundary-pair
representation is consistent with well-known on- and off-center cell...

 19/3,K/58   (Item 5 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database
(c) 2009 CSA. All rts. reserv.

0005077084   IP ACCESSION NO: 29039
Automated emergency steering using continuous gain equations

Smith, D E; Starkey, J M

International Journal of Vehicle Design, v 16, n 1, p 1-14, 1995
PUBLICATION DATE: 1995

PUBLISHER: Inderscience Enterprises Ltd., World Trade Center Bldg., 29 Rout
de Pre-Bois, Case Postale 896, Geneve 15, CH-1215
COUNTRY OF PUBLICATION: Switzerland
PUBLISHER URL: http://www.inderscience.com
PUBLISHER EMAIL: dorgham@pop3.powernet.co.uk

DOCUMENT TYPE: Journal Article
RECORD TYPE: Abstract
LANGUAGE: English
ISSN: 0143-3369
FILE SEGMENT: ANTE: Abstracts in New Technologies and Engineering

ABSTRACT:

Automated lateral control is an integral part of advanced vehicle control systems (AVCS). An emergency lateral control strategy is presented that accounts for changing vehicle speed using continuous gain equations. It combines linear control theory and nonlinear vehicle and tyre models. The performance using the gain equations is compared to that of using constant gains and it...

19/3,K/59   (Item 6 from file: 23)
DIALOG(R)File   23:CSA Technology Research Database
(c) 2009 CSA. All rts. reserv.

0000978370   IP ACCESSION NO: A2004-50-00317
Full Compensation and Transportation Corridor Analysis

Passonneau, J.P.

Transportation Engineering Journal, v 99, n 2, p 393-403, May 1973
PUBLICATION DATE: 1973

PUBLISHER: American Society of Civil Engineers, 1801 Alexander Bell Drive,
Reston, VA, 20191-4400
COUNTRY OF PUBLICATION: USA
PUBLISHER URL: http://www.asce.org
PUBLISHER EMAIL: journal-services@asce.org

DOCUMENT TYPE: Journal Article
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Civil Engineering Abstracts

ABSTRACT:
     In urban highway building both aggregate accounts and disaggregate accounts must
be kept. These are sometimes called
``users'' and ``nonusers'' accounts. All accounts should show a net
gain if the highway is to be built. In such accounting it is
important that neither costs nor benefits are included twice. Impact
analysis will always...
?

[Insert]

V. Additional Resources Searched

EBSCOHost, JSTOR, ProQuest.